



# **Nevada 2012 Consumer's Guide to Auto Insurance Rates**

**State of Nevada, Department of Business & Industry  
DIVISION OF INSURANCE**

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# Nevada Consumer's Guide to Auto Insurance Rates

## About This Guide

Shopping for auto insurance is not easy. It takes time and effort and can be confusing. This booklet is designed both to assist you in shopping for auto insurance and to help you understand your personal auto policy. Since automobile insurance rates are based on each individual's unique circumstances, it is impossible in a booklet like this to list the various prices different companies would charge you for automobile insurance. Instead, this booklet takes the approach of listing several hypothetical personal circumstances as a context within which you may be able to get a reasonable idea of what various insurance companies may charge you for insurance.

It is important to keep in mind that there are other factors to consider besides price when buying insurance, such as the level of service provided. The premium prices in this booklet are based on data supplied by the insurance companies listed. Your premium will vary depending on the coverage you choose, your driving record, the type of vehicle you drive, your age and other information. You may also choose to contact companies who are not listed in the rating examples provided.

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2011. Also near the end of this booklet is the Vehicle Insurance Shopping List, which may help you to compare several companies at one time.

## How to Use This Guide

To use this booklet, select the example with circumstances that most closely resemble your own, then choose a ZIP code location near you. The lowest premiums are designated in **bold** numbers, the highest premiums by ***bold italic*** numbers. These examples are only intended to illustrate the difference in premiums. Also, please note that some of the companies listed may only offer policies to members of certain affinity groups or organizations. Again, your premium is likely to differ from the amount stated, depending upon your varying factors as mentioned above.

## Check Before You Write a Check

It is important to verify that your auto policy is issued by a licensed and authorized Nevada insurance agent and company. Be wary of people who attempt to sell phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage needed when a claim arises. To verify that the insurance agent or company with whom you are dealing is indeed licensed and authorized to offer insurance in Nevada, please visit our website "License Look-up Tool" at [doi.nv.gov](http://doi.nv.gov), visit [nvinsurancealert.com](http://nvinsurancealert.com) or call 1-888-467-4195. Nevada Insurance Commissioner Scott J. Kipper urges you to "check before you write a check."

We hope this booklet meets your needs. If we can assist you in any way, contact information for the Division of Insurance can be found on the following page.

## **Contact Information**

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you. If you do not understand any part of your insurance policy, please feel free to contact us.

If you have a complaint against an insurer, it is always best to contact your insurer first to attempt to settle the matter. Most insurers have policyholder service officers to handle such questions. If you still are not satisfied, contact the Nevada Division of Insurance, where a Consumer Services representative will help you with your problem. Although they cannot represent you legally against any insurer or adjuster, our Consumer Services representatives can appropriately investigate potential violations of insurance law or regulations based upon your complaint.

Contact our Consumer Services section as follows:

### **Northern Nevada**

State of Nevada  
Department of Business & Industry  
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1818 College Pkwy., Suite 103  
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(775) 687-0700  
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### **Southern Nevada**

State of Nevada  
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Division of Insurance  
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### **Division of Insurance on the Web**

[doi.nv.gov](http://doi.nv.gov)

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Allstate Fire and Casualty Insurance Company, Allstate Insurance Company, Allstate Property and Casualty Insurance Company, American Access Casualty Company, American Family Mutual Insurance Company, COUNTRY Mutual Insurance Company, COUNTRY Preferred Insurance Company, GEICO Casualty Insurance Company, Hartford Insurance Company of the Midwest, Infinity Auto Insurance Company, Liberty Mutual General Insurance Company, Mid-Century Insurance Company, Nevada Capital Insurance Company, Nevada General Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Primero Insurance Company, State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, Viking Insurance Company of Wisconsin and Western United Insurance Company (AAA Nevada Insurance Company).

## Introduction

Auto insurance is an expensive, but necessary, purchase for most Americans. This guide provides information to consumers on how to make decisions that can lower the cost of their automobile insurance and increase the value they receive.

A 2012 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2009, the average premium people paid for private passenger auto insurance was \$901 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,073 annually.<sup>1</sup> It goes without saying that automobile insurance is an important purchase for most consumers. To get the best buy for your money, you must take responsibility for your auto insurance purchase and make your decisions wisely. Hopefully, this guide will give you the tools you need to make this important decision.

## The Need for Automobile Insurance

Auto insurance is an important purchase for most drivers. There are three main reasons to buy auto insurance.

**To comply with Nevada state laws:** The state of Nevada has mandatory auto liability insurance requirements, subject to minimum limits that are described later in this guide. If an automobile is driven without insurance, the driver could be fined, and the vehicle could be impounded.

**To satisfy lenders:** If a vehicle owner has a car loan, most lenders require full insurance to protect their interest in the car. If the auto insurance lapses, the lender will likely add insurance to the loan and insure the car for a much higher premium and much less coverage than the policy purchased by the vehicle owner. The lender can require payment of this higher premium until independent insurance is purchased by the vehicle owner.

**To protect assets:** Auto insurance can provide bodily injury and property damage liability coverage for accidents which involve others and for which the driver is responsible. Liability insurance will also pay the cost of an attorney to protect the driver if the driver is sued. It is important to know that the amount that may be paid under the auto insurance policy is subject to the policy limits selected for that policy.

Additional information is described later in this guide.

## An Auto Insurance Policy

An auto insurance policy issued by an insurance company will have several parts.

- The **declarations/information page** includes the policy number, the effective dates, the details of the cars covered on the policy, the lien holder (if there is a loan on the car), the coverages, coverage limits, associated premium, risk classifications and any discounts or surcharges. It is also going to list where the car is garaged and contact details for your

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<sup>1</sup> 2012 National Association of Insurance Commissioners: 2008-2009 Auto Insurance Database Report

insurance company and agent. The declaration page may also contain information on any traffic violations in the last 36 months that may have impacted the premium.

It is important to verify that all personal information, the type and amount of coverage, and vehicle information (make, model, year, and manufacturer) are accurate. Any discrepancies in this information can adversely affect the premium and should be communicated to the insurance agent or the company immediately. If the declaration page has a list of discounts applied towards calculation of the premium, it is important to review these discounts to ensure that no applicable discounts are omitted.

- The **personal auto policy or policy form**. This will be several pages long and will detail in specific language what is covered, how those coverages are defined, the conditions of the policy and if there are any exclusions. This may also include exception pages that revise/change/modify the policy form. Some companies customize their policy forms to match the coverages in a specific policy, while others list all available coverages. The declarations/information page details which coverages were purchased.

Read the auto policy carefully to understand all coverages and exclusions. If there are questions about the insurance policy, contact the insurance agent or company.

- At least one copy of an **insurance card** should be included as proof of coverage. It is important to keep this card in the car, as Nevada law requires the production of this card when requested by law enforcement.

## **Common Terms Related To Personal Automobile Insurance**

The following terms are important to know when shopping for automobile insurance:

**Bodily Injury/Property Damage Liability** – Nevada law requires that you carry liability insurance. These coverages protect you if you injure someone else or damage someone else's property while operating your vehicle. This coverage would pay damages on your behalf to the injured party. To activate these coverages, you must be legally liable for the injuries or damages.

**Collision** – This coverage protects against damage to your vehicle resulting from a collision, regardless of who is at fault. It provides for repair of the damage to your vehicle or a monetary payment to indemnify you for your loss. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or the other driver's insurance company for payments made to you under this coverage.

**Comprehensive** – This insures you against theft or other damage to your vehicle resulting from causes other than collision. This can include wind damage, falling objects, fire, flood and vandalism.

Collision and comprehensive coverages are subject to a deductible that you, as the insured, would select. Other coverages that may be sold include towing, rental/reimbursement and mechanical breakdown.

**Credit-Based Insurance Scores** – A credit-based insurance score, sometimes known simply as an insurance score, is a number, based on certain aspects of your credit history, that is used by some insurance companies to help determine your insurance premium.

The credit-based insurance score has no relationship to credit scores used by lenders (such as the FICO credit score) that are typically used to evaluate the credit-worthiness of a borrower. Many insurers use their own methods to determine your credit-based insurance score, which means there can be a wide variation in the impact of a credit-based insurance score on your premium from insurer to insurer. Other insurers use credit-based insurance scoring models developed by third-party vendors, such as Fair Isaac Corporation, LexisNexis and TransUnion.

**Deductible** – A deductible is a portion of a covered loss that is not paid by the insurer. The deductible is subtracted from the amount the insurer would otherwise be obligated to pay you as the insured. The deductible amount is selected by you. Generally, a higher premium is charged for a lower deductible, and lower premium for a higher deductible.

Some insurers in Nevada offer a “vanishing deductible.” For each year you stay claim-free, the insurer will reduce your deductible amount without increasing your premium. Effectively, the insurer, and not you, will pay the “vanished” deductible if a loss occurs in future.

**Diminution in Value** – This refers to the possible reduced value of your vehicle as measured before a loss to the vehicle and after the repair of that vehicle. The idea is, all other things being equal, that a vehicle that has never been in an accident may, in some cases, be considered more valuable than a fully repaired vehicle. If your insurance policy provides for collision or comprehensive coverage under which your vehicle is being repaired, the loss to your vehicle will be measured by the language in the policy, and may not include any diminution in value. For claims against the negligent parties’ property damage liability policy, such loss of value may be compensable under some circumstances.

**Indemnify** – To indemnify means to restore a party who has had a covered loss to the same financial position that party held before the loss occurred.

**Medical Payments** – This coverage pays for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. This “MedPay” coverage is often purchased in nominal amounts, such as \$1,000, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies. An insurance company must offer this coverage because of *Nevada Revised Statutes* (NRS) 687B.145(3), but you are not required by law to purchase this coverage.

**Uninsured/Underinsured Motorist** – This covers you, your resident relatives and occupants in your insured vehicle if you or they get injured in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured) to pay all of your loss. By law, your insurance company must offer this coverage to you in an amount equal to your own liability limits (NRS 687B.145(2)). However, you do not have to accept the offer. This coverage does not pay for damage to your motor vehicle.

## **Buying Automobile Insurance**

When buying auto insurance, it is recommended that you seek advice from a qualified insurance professional. There are three primary mechanisms for selling insurance: independent agents, exclusive agents, and direct writers. Independent agents can sell insurance from multiple unaffiliated insurers. Exclusive agents only sell insurance from the company or group of companies with which they are affiliated. Direct writers are insurers that do not use agents as intermediaries; rather, some of their employees are themselves licensed as agents in Nevada and are authorized to sell insurance. Depending on your needs, some of these systems may be more suitable for you than others. This booklet should be used as a tool to help you understand the variables of the process and the value of insurance.

Bodily injury and property damage coverage (liability coverage) can be purchased as split-limit coverage or as combined single-limit coverage. The two liability limits for bodily injury and property damage shown in this booklet are for split-limit coverage of 15/30/10 (\$15,000 per person for bodily injury, \$30,000 per accident for bodily injury, and \$10,000 per accident for property damage) and 100/300/50 (\$100,000 per person for bodily injury, \$300,000 per accident for bodily injury, and \$50,000 per accident for property damage). The minimum limits of liability required by Nevada law are 15/30/10.

If you choose to purchase the liability coverage as a combined single limit, the liability limit for bodily injury and property damage is combined (e.g.: \$40,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage).

Comprehensive and collision coverages are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender may require you to carry this coverage until the loan is paid. You are not required to carry medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required by law to offer you medical payments coverage of at least \$1,000 and uninsured/underinsured motorist coverage in an amount equal to your bodily injury coverage. If you plan to lease an automobile, you should check your lease agreement to confirm insurance coverage required. Generally, these agreements require that you carry liability coverage in the amount of \$100,000 per person and \$300,000 per accident and may require you to carry property damage coverage in excess of the \$10,000 limit required by Nevada law. In addition, a leasing company generally requires physical damage coverage be purchased and may even limit the deductible amount.

## **Underwriting and Rating**

Two factors, underwriting and rating, govern what you will pay for auto insurance. These factors analyze your characteristics and determine the risk that you present.

**Underwriting** – Insurance companies underwrite in order to assess the risk associated with an applicant, group the applicant with other similar risks and decide whether the company will accept the application.

**Rating** – Rating is the determination of premium based on the driver, automobile characteristics, and selected amount/type of coverage.

Insurers depend on the information you provide on your policy application. When you apply for insurance, you will be asked a series of questions that assess the **expected** cost of insuring you. This cost may be revised if the insurer is unable to verify the information provided or if the insurer identifies new information.

Insurers want to know your past driving record and certain personal characteristics in order to group you with other similar drivers. A rate for each group is set based on the historical claims paid by the insurer for the people in that group. The higher the losses from a group, the higher the rate for that group. Insurers review the claim history of your group to make projections about future claims.

Some of the characteristics used to determine your group are beyond your control, such as age and gender. Other characteristics relating to lifestyle and income, such as your geographic location and use of the vehicle, also can affect your premium.

A group of characteristics that is easy for you to control, however, is the make and model of the vehicle you wish to own and insure. A vehicle with few safety devices and a powerful engine carries a greater risk of high claims than a less sporty but safer model. As a consumer, you have control over the decision to own a high-risk vehicle.

Insurers also consider lifestyle characteristics, such as marital status, in the underwriting process. From prior claims data, insurers' statistics show that married persons tend to have lower claim levels than unmarried persons. Under Nevada law, domestic partners are treated as "married" for insurance rating purposes.

Finally, and perhaps most importantly, insurers often review loss reports. Information regarding your home and auto insurance claims history for the past seven years (with one or multiple insurance companies) is collected and compiled centrally by two separate entities, the Comprehensive Loss Underwriting Exchange, commonly known as "CLUE," and the Automated Property Loss Underwriting Service, known as "A-PLUS." The reports provided by these two entities contain consumer claim information provided by the insurance companies. The reports include policy information such as your name, date of birth and policy number; claim information such as date of loss, type of loss and amounts paid; and a description of the property covered. For homeowner coverage, the report includes the property address, and for auto coverage, specific vehicle information. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past seven years. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history maintained for you, go to [personalreports.lexisnexis.com](http://personalreports.lexisnexis.com) or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

## Information Commonly Requested By Insurers for Rating

- 1) **Driving Record** – On your policy application, you will be asked about your driving record. Insurers will ask about accidents and traffic violations for any driver covered by the policy for the preceding three to five years. Drivers with previous violations or “at-fault” accidents are considered to be a higher risk and are charged a higher rate. Also, the insurer likely will request a motor vehicle report from the Department of Motor Vehicles (DMV) to compare against your application.

Some insurance companies offer “accident forgiveness” to certain insureds who meet the eligibility criteria that can vary from insurer to insurer. This feature is offered either as part of a standard auto insurance policy or as an additional coverage option (endorsement). These options generally have additional charges associated with this benefit. Accident forgiveness means that if you are responsible for causing an accident, your premium will not increase due to that at-fault accident.

- 2) **Territory** – The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be garaged. From this information, insurers determine your territory or zip code whose rate is based on historical experience for that territory or zip code. Generally, more claims are made from urban areas – because of tendencies of busy traffic, thefts and vandalism – than from rural areas.
- 3) **Gender and Age** – Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a 35-year-old.
- 4) **Marital Status** – Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders. Nevada law requires domestic partners to be rated as married policyholders.
- 5) **Prior Insurance Coverage** – Insurers may ask if you have previously had insurance coverage, because they want to know if you have ever been canceled (such as for non-payment of premiums), or if you have ever had any lapse in your auto liability coverage. Under Nevada law, if insurers ask for this information, they are required to also ask about the reasons for any previous cancellation, nonrenewal, or adverse underwriting decision. Insurers may not refuse to insure you or increase your premium solely on the basis of the fact that a previous insurer has cancelled or refused to renew your coverage. However, an insurer may seek additional information regarding such a previous decision, and this additional information may be a factor in the insurer’s own underwriting or rating decisions.
- 6) **Vehicle Use** – You will be asked on the application how often, how far and for what purpose you drive the vehicle that you want to insure. The fewer miles you drive, the less chance you have of getting into an accident. Some insurers also offer discounts for drivers who participate in car pools.

- 7) **Usage-Based Insurance (UBI)** – UBI is a relatively new methodology in the pricing of auto insurance which is being offered by certain insurers in Nevada. This methodology allows for discounts in your auto insurance premiums based upon the number of miles you drive. Some companies require a device to be attached to the On-Board Diagnostics (OBD-II). This telematic device transmits mileage and other information to the insurer. Other insurers require scheduled “odometer reading” by the agent or other representatives of the insurance company to verify the mileage. The technology behind the telematic device has generated some concerns regarding the potential for violation of privacy rights by tracking of movement of those who install the telematic device in their vehicles. The programs approved for use in Nevada do *not* utilize GPS technology and cannot track the exact location of the user.
- 8) **Make and Model of Vehicle** – The type of car you drive directly affects the cost of comprehensive and collision coverage. It also can affect the cost of bodily injury and property damage liability coverage. A make or model of car that has a high number of claims or higher claim costs will be charged a higher premium. High claims costs are generally associated with two types of vehicles: higher-valued vehicles, which are more expensive to repair, and vehicles that have shown a higher severity of bodily injury losses or physical damage losses in an accident.

The single greatest influence on the rating process is claim frequency. Claim frequency measures how often an insured event occurs within a group relative to the number of policies contained in that group. It does not mean how many times *you* have made an insurance claim, although that will have an additional effect.

If you share characteristics with a high-claims group, you will be charged more for insurance coverage. At the same time, people who share characteristics with low-claims classes will be charged lower rates. However, it should be noted that the **greatest controllable factor** in determining your rate is your driving record. A person with a clean driving record will pay less than a driver with similar characteristics who has traffic violations.

### **Credit-Based Insurance Scoring**

Credit-based insurance scoring is used by most personal automobile insurers in Nevada. Your credit information is used as one criterion to decide for what coverage you will be eligible and how much premium you will pay. The insurance companies that use credit information assert that this information helps them appropriately price the insurance risk they are undertaking. There is a belief that credit-based insurance scores correlate with the risk of insurance losses, and that credit-based insurance scores measure your financial responsibility, which is also an indicator of responsibility in other areas of your life, such as driving. Further information on credit-based insurance scoring is available by visiting the Division’s website at <http://doi.nv.gov/scs/doc/FAQCreditBasedInsuranceScoresB.pdf>.

Nevada law requires insurers to provide you with an “adverse action” notice if the use of your credit information adversely affects your insurance premium or contributes to a denial of insurance. You have a right to request a free copy of your credit report from the vendor who is listed on the adverse-action notice.

## Exceptions for Extraordinary Life Events

In 2011, the Nevada Legislature passed the Division's omnibus bill, Assembly Bill 74 (AB 74). If you have experienced or are continuing to experience certain extraordinary life events (ELEs) that adversely impact your credit information, Section 30 of AB 74 requires insurers to provide reasonable exceptions for such ELEs in the calculation of their insurance premiums. If your credit information has been directly influenced by an ELE, you may submit a request to your insurer in writing that your credit information not be considered in the underwriting and rating of your insurance policy. The new law also requires insurers to notify you about the availability of such reasonable exceptions and how you may request further information. The law provides that the following events be considered as extraordinary life events.

1. A catastrophic event, as declared by the federal or state government;
2. A serious illness or injury to you or to an immediate family member;
3. The death of a spouse, child or parent;
4. Divorce or involuntary interruption of legally owed alimony or support payments;
5. Identify theft;
6. Temporary loss of employment for a period of 3 months or more, if it results from involuntary termination;
7. Military deployment overseas.

If an event you are experiencing is not specifically listed above, contact your insurer and describe the event that you are experiencing and how it may be adversely affecting your credit. The law also allows insurers to consider "other events" as potential ELEs and gives the insurer discretion on granting an exception.

## Discounts

Insurance companies offer discounts to individuals who have certain characteristics. Discounts are awarded because the insurance company views you as a "better risk." Since not all insurers offer the same discounts, you should be aware of the discounts offered by different companies before buying auto insurance. Here are some discounts you should look for:

- 1) **Multiple Vehicles** – Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer this discount not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than-average claims experience. Through this discount, companies pass along some of their savings to you.

- 2) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record in order to keep this discount.
- 3) **Good Student** – Insurers have found that students who earn a “B” average or better tend to be more responsible drivers. For that reason, many companies offer a “good student” discount.
- 4) **Safety Devices** – Automobile safety devices can lower insurers’ costs by preventing accidents or limiting their severity. These savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and stability controls.
- 5) **Anti-Theft Devices** – Devices or systems that deter theft or vandalism also lower claim costs. Many companies offer discounts for anti-theft devices.
- 6) **Good Driver/Loyalty** – Insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 7) **Auto/Home Package or Multiple Policy Discount** – Some insurers offer a discount on one or both policies if an individual buys a homeowners’ policy and an auto policy from the same insurer. Other insurers also offer a discount on auto rates for home ownership. Some insurers also offer a discount for the purchase of homeowners’, auto and life policies from the same insurer.
- 8) **Dividends** – Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.
- 9) **Miscellaneous Discounts** – Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically two renewals).

Discounts are not only a way for companies to attract customers, but also a means for companies to compete and retain business. So, when you shop, **ask about discounts offered and how much money you could save**. Remember, savings can differ from company to company. Make sure you receive the discounts for which you qualify.

## **Financial Responsibility**

To ensure that innocent parties are compensated for their injuries in the event of a car accident, Nevada law requires all Nevada drivers to have security for liability arising from the use of their vehicles. For most Nevadans, security will be in the form of an insurance policy.

Nevada law requires that your insurance policy must minimally provide coverage in the amount of \$15,000 for bodily injury or death of each person in an accident, \$30,000 for bodily injury or

death of all persons in an accident, and \$10,000 for injury or damage to the property of others. This coverage is generally described as 15/30/10. When you have liability coverage, your insurance company will pay for the victim's damages up to your policy limits. If you choose, you can increase your liability coverage for added protection at an additional premium.

The penalty for not having mandatory liability auto insurance is severe. The Department of Motor Vehicles administers the Insurance Verification Program, designed to eliminate uninsured motorists on Nevada's highways. NRS 482.480 requires you to pay a reinstatement fee to the Department of Motor Vehicles Insurance Verification Program if you are the owner of a motor vehicle that is registered, or should be registered, and are found guilty of operating, or allowing someone to operate, your motor vehicle without liability insurance. The minimum penalty fee is \$250. Senate Bill 323 of the 2011 Nevada Legislature, which became effective on July 1, 2011, enacted a graduated system of penalty fees and fines for lapses in vehicle liability insurance. The fines increase for subsequent offenses and for longer periods of lapse, can be as high as \$1,750, and can be applied in addition to the suspension of the violator's driver's license. If you are found to be without liability insurance by a law enforcement officer, the penalty will be administered by a court of jurisdiction and generally is even more severe.

If you do not carry insurance, and you or someone using your motor vehicle with your permission are involved in an accident, your registration and driver's license may be revoked. You also may be required to have an insurance company certify that you have insurance, which must be continuously maintained for a three-year period. Most insurance companies charge an additional fee for this certification (commonly called an SR-22).

Finally, if you were without insurance for any period of time, you may find it difficult to obtain insurance you can afford. Many companies do not insure people who have not had insurance or have allowed their insurance to lapse or expire. Other companies will simply charge you more for insurance.

Remember, going without insurance can cost you much more than carrying the liability coverage that is required by Nevada law.

### **Liability Insurance** *Required by Nevada law*

Most auto liability insurance policies contain the following major parts: liability insurance for bodily injury, liability insurance for property damage and uninsured/underinsured motorist coverage.

Bodily injury liability insurance does not protect you or your car directly if you are the cause of an accident in which other people (third parties) are injured. This insurance protects you against their claims for damages such as medical expenses, lost wages and pain and suffering. This insurance coverage also will pay if a member of your family living with you caused the accident, or if it was caused by a person using your car with your consent. Some insurance policies have a "drop-down" provision which provides only the minimum liability limits for permissive drivers that are not listed in the policy.

Bodily injury liability insurance carries specific benefit limits. These limits address how much money your insurance company is obligated to pay for any one victim injured in an accident, and limits the amount the company must pay for multiple victims.

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember: Nevada law requires that you carry limits of \$15,000 for the bodily injury or death of each person injured in an accident and \$30,000 for the bodily injury or death of all persons injured in an accident.

You may decide to purchase additional coverage. This decision may be based on your desire to protect your assets from claims above the minimum amounts. The extra cost of higher coverage tends to be relatively low.

Property damage liability insurance pays for damage you cause to the property of others, such as a crushed fender, broken glass or a damaged wall or fence. Your insurance will pay for this damage whether you are driving your automobile or whether it is being driven by another person with your consent. Nevada law requires you to carry \$10,000 for damage to the property of others. However, you may decide to purchase higher property damage liability coverage at an additional premium.

The policy liability limits also may extend to include a trailer that is designed to be pulled behind a private passenger auto, pickup or van.

You may purchase higher limits of liability inexpensively under a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy's liability limits. It can be written to include other insurance policies, such as your homeowner's, recreational vehicles, or other insurance products. It also will cover some areas that are not covered by your auto or homeowner's policies.

Many insurers require minimum coverage levels on your underlying auto or home policy before writing an umbrella policy.

### **Physical Damage Coverage**

*Required by your lender if you have an auto loan*

In addition to the basic liability coverages outlined above, the most commonly recognized coverages are collision and comprehensive.

#### **Collision Coverage**

Collision coverage pays for physical damage to your car as the result of your auto colliding with an object, such as a tree or another car. This coverage can be expensive and it is not required by law. However, if your vehicle is financed or leased, your lending institution or lessor may require that you carry collision insurance.

If you have an older vehicle worth less than \$2,000, there is little reason for you to purchase collision coverage, because you are likely to pay more money in premium than you would ever receive as a result of a claim. The loss settlement agreement for collision coverage allows the insurance company the option to pay for repair or replace your vehicle with like kind or quality.

Here's an example:

Your vehicle is involved in a collision. It is determined that it will cost \$10,000 to repair the vehicle; however, the repaired vehicle value would only be worth \$5,000. The company is not responsible to repair the vehicle and can offer a cash settlement. If the car is determined to be "totaled" in accordance with NRS 487.790, the insurer will pay you the car's fair market value at the time of loss including all applicable taxes, license fees and other fees incident to transfer of ownership of the replacement vehicle.

### **Comprehensive Coverage**

Comprehensive coverage pays for damage to your auto from almost all other causes, including fire, severe weather, vandalism, floods and theft. Comprehensive coverage also covers broken glass, such as windshield damage. This coverage is less expensive than collision coverage, and many consumers choose to carry it. However, carrying this coverage is your choice; you are not required by law to carry it.

When considering collision and comprehensive coverages, you should consider your deductible. A deductible is the amount of money you agree to pay as your share of the cost of a claim before the insurer is committed to pay the rest of the claim. For example, if you carried collision coverage with a \$200 deductible and you had a \$500 loss, you would pay \$200 and the insurance company would pay the remaining \$300.

Deductibles reduce your premiums because you agree to deduct an amount from the claim your insurer otherwise would have to pay. Insurers offer deductibles because they reduce the number of small claims that are costly for them to handle.

If you purchase a new car with a loan, the financial institution that lent you the money may require you to purchase collision and comprehensive coverages. This is because the lender considers your car as collateral for the loan, and it wants to make sure the car is worth something if the lender needs to repossess the vehicle. In the event you have to buy – or decide to buy – collision or comprehensive coverage, you can save money by agreeing to the highest deductible you can comfortably afford to pay.

Most insurers will only sell comprehensive and collision coverages together and not separately.

### **Uninsured/Underinsured Motorist Coverage** *Optional Coverage*

Uninsured/underinsured motorist coverage (UM/UIM) protects you directly. This coverage pays if you are injured by a hit-and-run driver, a driver who does not have auto insurance (uninsured) or a driver whose policy limits are not high enough to cover your injuries (underinsured). This coverage does not protect the other driver, and it does not cover damage to your vehicle.

Nevada law does not require that you carry uninsured/underinsured motorist coverage. However, Nevada law requires your insurance company to offer you uninsured/underinsured motorist coverage in an amount not less than your limits of liability insurance for bodily injury described above. You may choose not to purchase this coverage, or you may choose to purchase limits lower than your bodily injury limits of liability. If so, you will be required to sign a waiver indicating your decision.

Many insurers have started offering a separate uninsured/underinsured motorist property damage coverage (UMPD) to protect your vehicle if it is damaged in an accident that is not your fault. This coverage generally pays up to a certain level and may cover your portion of any applicable deductible.

### Other Optional Coverages

Be cautious when purchasing optional coverages, as they may duplicate coverage that you have through other insurance policies. For instance, medical payments coverage may duplicate health or disability benefits that you already buy individually or receive as a benefit through your job. Before purchasing these coverages, review them and your other insurance policies carefully.

- 1) **Medical payments coverage** is an optional coverage. However, Nevada law requires that your insurance company offer you at least \$1,000 of this coverage. This coverage pays for the medical and funeral expenses for you **or others** injured or killed in an accident while driving or riding in your auto. Claims against this coverage include all reasonable hospital, surgical, chiropractic, x-ray, dental, professional nursing, prosthetic and funeral expenses. It also will cover you or members of your family if an auto strikes you while walking or riding in another auto. This coverage will be paid even if you caused the accident. Usually, only expenses incurred within a specified period of time after the accident are covered.
- 2) **Rental coverage** is coverage for a driver of a rental vehicle against possible liability for any accidental damage to that vehicle. The vendor may claim various elements of damages including cost of repair, diminution – or reduction – of value and loss of use with respect to a damaged rental vehicle.

Anyone who has occasion to rent a vehicle should learn whether his or her own automobile insurance policy will pay a claim in case of accidental damage to the rented vehicle. Most private passenger auto policies that provide collision coverage will cover repair cost to a damaged rental vehicle subject to the policy deductible, but they do not cover diminution of value or loss of use. Be sure to check your policy language or ask your agent or insurer if you have this type of coverage before renting a vehicle.

Frequent users of rental vehicles should ask their insurance agents how their private passenger automobile coverage extends to rental vehicles. In this context, the questions asked and the answers received should be thorough. You may find some advantages to purchasing the coverage available through the rental agency.

- 3) **Rental/Reimbursement coverage** usually pays \$15 to \$20 a day to rent a car for a specific number of days while your vehicle is being repaired for damages incurred from an accident, irrespective of fault. The premium varies from insurer to insurer.

- 4) **Guaranteed Asset Protection (GAP) Insurance** is designed to pay the difference between the outstanding balance on a vehicle loan and the replacement cost of a vehicle that is deemed a total loss. Because of the pattern of depreciation in the value of a vehicle, situations may arise where a consumer owes more on his or her vehicle loan than the consumer's insurer would pay to replace the vehicle. Such a consumer would remain liable for the "gap" between these two values if the vehicle were damaged beyond repair.

It is important to know that GAP insurance is *not* mandatory and is prohibited by law from being required as a condition for purchasing a vehicle or obtaining a vehicle loan. Moreover, GAP insurance is available from a variety of sources. While some insurers market stand-alone GAP policies, other insurers offer GAP-like coverage as an option in their automobile insurance policies. Stand-alone GAP coverage is typically more expensive than GAP-like coverage incorporated in an automobile insurance policy, in part because there is no deductible in stand-alone GAP coverage. The deductible for physical damage coverages typically still applies in GAP-like coverages in automobile insurance policies.

If you are interested in GAP insurance, you are not required to accept it from the dealer selling your automobile. Shop around to find the best coverage terms and premiums. Also remember that both the outright purchase of a vehicle and a sufficiently large down payment on a vehicle loan would render GAP insurance unnecessary, as it would no longer be the case that the loan balance exceeds the vehicle's replacement cost. Finally, keep in mind that the gap between the loan balance and the vehicle's replacement cost typically disappears within a short number of years after the purchase of the vehicle.

- 5) **Towing and labor coverage** pays certain costs when your vehicle is disabled, up to the limit of your policy. These costs may include towing your car to the repair shop, gas delivery, tire changing or labor performed at the location of the breakdown. Premium for this coverage can run as low as \$5 to \$10 per year. However, if you are a member of an auto club, you probably already have this service and may not want to duplicate your coverage.
- 6) **Collector Car or Antique Auto coverage** can be purchased for an older or classic vehicle that is driven a minimal number of miles each year. The Division recommends you review this coverage carefully with your agent before the policy is issued. You and your agent must both agree on the vehicle value before the policy is issued, and a vehicle appraisal may be required. The value of the vehicle may be determined under two different policy types:
- Stated Amount or Stated Value coverage is a policy form that will pay you if your vehicle is involved in a loss during the policy year, the lesser of: 1) the Stated Value or Amount; 2) the cost to repair the covered auto (not to exceed the Stated Value or Amount); or 3) the actual cash value.
  - Agreed Amount or Agreed Value coverage is the only policy form that guarantees you in writing what amount you will receive if your vehicle is involved in a loss during the policy period. The Agreed Amount form states what the insurance company will pay you, the lesser of: 1) the Agreed Amount; or 2) the cost to repair the covered auto (not to exceed the Agreed

Amount). The Agreed Amount should represent the true market value of the car at the time the policy is written. If the market value changes during the policy period, the Agreed Amount can be changed by endorsement.

## **Operator's Policy**

An operator's policy is different from standard liability insurance, which is also referred to as an owner's policy. This type of auto insurance is intended primarily to serve the needs of automobile collectors. By law, under an operator's policy, the number of motor vehicles that the policyholder owns must be greater than the number of persons in the household who possess a driver's license, and each person in his or her household who has a driver's license must carry an operator's policy of liability insurance. This insurance coverage protects the driver, not the car. That is, the driver would be insured no matter what vehicle was driven. This insurance coverage does not cover another person driving your car, either with or without your consent.

An operator's policy can only be issued to cover the vehicles that you own. A policy that is issued solely for non-owned vehicles does not suffice as proof of insurance for the owned vehicles, is not allowed to be used for the purposes of registering your vehicle(s) with DMV, and may be determined as a lapse of insurance coverage for your owned vehicles, triggering a DMV fine. Always check with your insurance agent or company that the policy being issued to you provides coverage for your owned vehicles and is acceptable for the purposes of registering your vehicle(s) with DMV.

## **Other Helpful Information**

### **One Minute of Insurance Coverage on Expiration Date**

Did you know that you **do not** have insurance **on** the expiration date of your auto insurance? This is because your auto insurance policy expires at 12:01 a.m. on the expiration date. This means that you only have one minute of coverage **on** the expiration date listed on your insurance ID card.

If you plan on changing insurance companies, don't wait until the last day to shop around and find new coverage. It is important to tell your new insurance company or insurance agent exactly when your policy expires. This will help them begin your coverage at the correct time and day without any lapse in coverage.

If you are renewing your current insurance, make sure you do so a few days before the expiration date. This will help you avoid an interruption in your insurance coverage.

In addition to leaving you uninsured, a lapse in insurance coverage will result in a fine by the Nevada DMV.

### **Coverage for Trailers Hitched to Vehicles**

If you haul a trailer of any kind, such as a camping trailer, or a utility trailer, it is important to note that most insurance policies extend only the liability portion of your vehicle coverage to the trailer. Any physical damage coverage purchased for your vehicle, like collision or

comprehensive, does not automatically extend to the trailer. This means you will have to pay to repair any damage to your trailer if the accident was your fault. You may be able to purchase physical damage protection for your trailer from your insurance company. Call your insurance company or agent for more information.

## **Claims**

Being in an accident, regardless of who is at fault, can be a traumatic experience. If you are involved in an accident, contact your insurance company or agent to report the accident. Your insurance company will open a claim file and give you further instructions on what to do. Depending on the type and amount of coverages you have purchased, your insurer may be able to immediately begin paying benefits. This may include payments for medical treatment, rental vehicle, or for the repair of your vehicle. For example, if you have Medical Payments, your policy provides immediate payments to you and the occupants of your vehicle for the cost of medical treatment up to the policy limits without consideration of fault.

If you believe that the other driver was at fault, you may also contact the other driver's insurance company and file a claim with them as well. Make sure to provide your insurer with the other insurance company's information including the claim number (if one is assigned). The other driver's insurance company and your insurance company will investigate the claim to determine liability. If the other driver is determined to be at fault, any payments made by your insurance company under your insurance policy, or any deductibles paid by you to your insurance company, may be recouped by your insurer from the at-fault driver's insurance company.

To help you with documenting pertinent information immediately after an accident, the National Association of Insurance Commissioners (NAIC) recently released a smartphone app called "*WreckCheck*" for iPhones (download from iTunes - <http://www.itunes.com>) and Android Phones (download from Google Play - <http://play.google.com>). If you do not own a smart phone, you may download and print an "Auto Accident Checklist" from [http://www.insureuonline.org/auto\\_accident\\_checklist.pdf](http://www.insureuonline.org/auto_accident_checklist.pdf).

## **Smart Shopping**

The key to comparison shopping is to know both what insurance coverage and what amount of coverage you need before you begin shopping, then to find out how much that coverage will cost from a number of companies. Comparison shopping takes time but can save you money.

No one wants to pay more for auto insurance than is absolutely necessary. The only way you can make certain you are not paying too much is to shop around and find out what different companies charge for identical products and services.

Here's an example that shows the benefits of shopping around:

The rate comparisons in this report include the hypothetical scenario of a married couple, both 45 years old. If the husband sought liability limits of \$15,000 per person/\$30,000 per accident/\$10,000 per accident property damage, he could pay anywhere from \$266 to \$1,105 every six months in Las Vegas or \$189 to \$815 in Reno to insure a 2009 Toyota Tacoma.

## **Seek Unbiased Information**

Information is available to consumers from a number of unbiased sources. These sources include the Nevada Division of Insurance, public libraries, consumer groups and consumer publications.

Because the insurance industry, like many other industries, uses words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms. We suggest contacting the Division's Consumer Services section if you need help understanding the language of your policy.

You can also gain a wide variety of information from the Nevada Division of Insurance website, [doi.nv.gov](http://doi.nv.gov).

## **Price Quotes**

Getting auto insurance premium quotes from several companies is a useful way to compare different companies' products. However, when seeking price quotes, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information, because it is necessary to the underwriting and rating process as described earlier in this guide:

1. A description of your vehicle (year, make, model, vehicle identification number, etc.);
2. Use of vehicle (pleasure, to/from work, etc.);
3. Your driver's license number and the issuing state;
4. The number, genders and ages of drivers in your household (including dates of birth);
5. The types of coverage;
6. The limits you want; and
7. Accidents/tickets in the last three to five years for each driver in your household.

The company also may obtain a copy of your claims history, motor vehicle report and credit report. It is a good idea for you to know what is contained in the reports.

## **For Your Protection**

You should be aware that an auto insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. When you purchase auto insurance, you will receive a policy. You should read that policy and be able to understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, contact the Nevada Division of

Insurance Consumer Services section, and our Consumer Service representatives will work with you regarding your concerns.

If you purchase an insurance policy through an unlicensed company, you are very likely to find that you have no coverage when a claim occurs. To avoid falling for such scams, you should:

- 1) Check with the Nevada Division of Insurance to see if the company is licensed in Nevada. Companies licensed by the state are required to provide annual statements to the Division of Insurance, which allow the Division to assess a company's continued ability to pay claims. The Division also is able to take corrective action in advance of potentially devastating problems. The Division website has a "License Look-up Tool" at [doi.nv.gov](http://doi.nv.gov), or you can visit [nvinsurancealert.com](http://nvinsurancealert.com) or call 1-888-467-4195 to find out whether a company is licensed in Nevada.
- 2) Confirm that your insurance agent is selling you a state-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Make certain you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she doesn't need a license for whatever reason, be wary. Report suspicious activity to the Division of Insurance.
- 4) Ask your agent for the name of the insurer and check the paperwork you receive to make sure it names a licensed insurer that is providing the coverage.
- 5) You should receive an Evidence of Insurance card for each vehicle insured. The card is to be carried in the respective automobile. The effective dates of coverage are shown on the card, so check to make sure your evidence of insurance card is current.
- 6) Never pay cash. Always get a receipt for all payments and be sure the receipt shows your policy number, date of payment, period of coverage and the name of the insurance company providing the coverage.

It is also important to be aware that there are scam artists who misrepresent themselves as insurance agents and bilk unsuspecting individuals and businesses out of thousands of dollars every year. In fact, on occasion, even licensed, honest and experienced agents can unknowingly sell insurance offered by a fraudulent insurer. Although honest agents will do their best to avoid such circumstances, it can still happen. Worst of all, you as the consumer may discover that you are on the hook for a wide range of costs and expenses that you thought your insurance was covering in the event of a loss.

When it comes to buying insurance, your instincts might not always be correct. In an effort to save money, one's judgment can become impaired, so don't hesitate to check out everyone you deal with. It takes a little more time, but the effort could save you a lot of money.

## **Payment of Insurance Premiums**

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15<sup>th</sup> of the month, your payment must be received by the insurance company on or before that date. Example D on Page 29 of this guide shows the higher premiums charged and the possible difficulty of obtaining insurance with a lapse in coverage even if you have a clean driving record.

## **Mid-Term Cancellation of Your Policy**

Nevada laws restrict the mid-term cancellation of your policy. If the company cancels your policy, the premium will be prorated without any penalty to you, but the reason for cancellation must be in compliance with NRS 687B.320. That statute requires notification be delivered or mailed to the policyholder at least 10 days before cancellation for failure to pay a premium when due, or 30 days for all other reasons noted in the statute. However, if you cancel the policy, there is normally a “short rate” penalty that usually amounts to about 10 percent of the return premium. If you cancel the policy early in the term, the penalty is greater than if the policy is canceled late in the term. Policies regarding early cancellations and refunds vary from company to company.

## Frequently Asked Questions

1. I was involved in a car accident, and my car was determined to be a total loss by my insurance company. The insurance company sent me a check for \$7,000, but I paid \$15,000 for the car. Why didn't the insurance company send me a check for the amount I paid for the car?

**The insurer's limit of liability for a physical damage loss to a covered auto is the lower of (1) the actual cash value of the damaged or stolen property; or (2) the amount necessary to repair or replace the property with property of like kind and quality with the exceptions found in NRS 487.790 (see the Property Damage Coverage section of this guide). Actual cash value is generally the replacement cost of the property minus an allowance for depreciation. The depreciation is based on market value in the geographical area. For example, you purchase a new car in 2006 in Carson City that cost \$15,000, and the same vehicle could be purchased for \$7,000 in 2009. If the car was involved in an accident and declared a total loss by the insurance company in 2009, the market value would be \$7,000.**

2. How much time does an insurance company have to respond to a claim? I was involved in a car accident two weeks ago, and I notified the insurance company the next day. It's been two weeks, and I haven't heard from them.

**An insurer must approve or deny a casualty claim within 30 days after the insurer receives the claim. If the insurer requires additional information or time to determine whether to approve or deny a claim, it must notify the policyholder of this request within 20 days after it receives the claim, and at least once every 30 days thereafter until the claim is approved or denied.**

3. I was involved in an auto accident in 2006. At the time of the accident, I did not seek medical care. In February of 2010, I began having back pain that I believed was caused by the accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim for medical reimbursement under my Personal Auto Policy and Medical Payments Coverage, and my claim was denied. Why?

**Under most standard policies, the insurer will pay only those expenses incurred for services rendered within three years from the date of the accident under the Medical Payments coverage of your Personal Auto Policy. Auto policies vary, so you should check your own Personal Auto Policy for time limitations to make a claim under the Medical Payments Coverage.**

4. I had some personal belongings that were stolen from the trunk of my car. Why doesn't my car insurance pay for my stolen property?

**Contract provisions in your auto policy may specifically exclude most personal belongings; however, these belongings may be covered under a homeowner's or renter's policy.**

5. I purchased a used vehicle from a car dealership. It had several options, such as running boards, that do not come as standard equipment on a new vehicle. I brought the vehicle to my insurance agent and added it to my policy with full coverage. I was later involved in an accident. My insurance company denied the replacement of the damaged running boards. Why?

**Most automobile insurance policies specifically exclude items that are not standard or stock on a vehicle. While speaking with your agent, you should ask if the policy covers specialty items. If they're not covered, ask about purchasing additional coverage for those items.**

6. My car was damaged and my insurance company told me I could get it fixed, so I took it to my body shop. The repair is unsatisfactory, and now the insurance company is telling me it will not guarantee the workmanship of my body shop. Why not?

**Insurance companies will only guarantee the workmanship of repairs done by one of their preferred body shops. If you are unsatisfied with the repairs done by your body shop, it would be an issue between you and your body shop. Therefore, it may benefit you to inquire whether or not the insurance company has a preferred shop.**

7. I already have insurance for my existing vehicles and am looking to purchase another vehicle. Will my newly purchased vehicle be automatically covered under my existing auto insurance policy?

**Most insurers will automatically insure a newly acquired vehicle under an existing policy of insurance for a certain number of days. Contact your insurer to add the newly acquired vehicle to your existing policy. If you wish to add or increase coverage for your new car, make sure to ask your agent or the insurer about the options available to you.**

**If you finance a new vehicle, the lender may place additional insurance requirements - such as collision or comprehensive coverage - to protect the lender's investment. Most dealerships will require proof of this additional insurance coverage before allowing the vehicle to leave the dealership's lot.**

## Rate Comparisons

Twenty-three insurers participated in the following rate comparisons. If an insurer did not quote a rate for a specific example, it means that the driving record given for that example was unacceptable to the company.

Rates quoted in this guide are for **six-month premiums** and may vary from rates quoted by an insurance agent. These rate samples are developed based upon basic rating information and include risk-based assumptions made by insurers. The risk-based assumptions may or may not apply in your specific circumstances. Rates can be found at the page number listed next to each liability option.

### **Two vehicles were rated for each example:**

#### **Vehicle One**

2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

#### **Vehicle Two**

2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

### **Two liability options were rated for each vehicle:**

#### **Liability Option One**

Liability: \$15,000 per person/\$30,000 per accident bodily injury liability  
\$10,000 per accident property damage liability

Physical Damage: \$250 deductible-comprehensive  
\$500 deductible-collision

Other Coverages: \$1,000 medical payments  
\$15,000 per person/\$30,000 per accident uninsured/underinsured motorist

#### **Liability Option Two**

Liability: \$100,000 per person/\$300,000 per accident bodily injury liability  
\$50,000 per accident property damage liability

Physical Damage: \$250 deductible-comprehensive  
\$500 deductible-collision

Other Coverages: \$5,000 medical payments  
\$100,000 per person/\$300,000 per accident uninsured/underinsured motorist

## Rating Examples

### **Example A**

Seventeen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....37**

**Liability Option Two: 100/300/50.....38**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....39**

**Liability Option Two: 100/300/50.....40**

### **Example B**

Seventeen-year-old single male. Average student (“C” average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....41**

**Liability Option Two: 100/300/50.....42**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....43**

**Liability Option Two: 100/300/50.....44**

### **Example C**

Twenty-three-year-old single female. One “at fault” accident within past 12 months (under \$1,000 damage). Attends college full-time and maintains “B” average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>45</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>46</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>47</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>48</b>

### **Example D**

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>49</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>50</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>51</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>52</b>

### **Example E**

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>53</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>54</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>55</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>56</b>

### **Example F**

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>57</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>58</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>59</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>60</b>

### **Example G**

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one “at fault” accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>61</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>62</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>63</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>64</b>

### **Example H**

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>65</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>66</b>

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

<b>Liability Option One: 15/30/10 .....</b>	<b>67</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>68</b>

### **Example I**

Seventy-eight-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....69**

**Liability Option Two: 100/300/50.....70**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....71**

**Liability Option Two: 100/300/50.....72**

### **Example J**

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....73**

**Liability Option Two: 100/300/50.....74**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....75**

**Liability Option Two: 100/300/50.....76**

### **Example K**

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....77**  
**Liability Option Two: 100/300/50.....78**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....79**  
**Liability Option Two: 100/300/50.....80**

### **Example L**

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....81**  
**Liability Option Two: 100/300/50.....82**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....83**  
**Liability Option Two: 100/300/50.....84**

### **Example M**

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a best possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....85**  
**Liability Option Two: 100/300/50.....86**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....87**  
**Liability Option Two: 100/300/50.....88**

### **Example N**

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with an average/neutral credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....89**  
**Liability Option Two: 100/300/50.....90**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....91**  
**Liability Option Two: 100/300/50.....92**

## **Example O**

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a worst possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....93**  
**Liability Option Two: 100/300/50.....94**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....95**  
**Liability Option Two: 100/300/50.....96**

## **Example P**

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....97**  
**Liability Option Two: 100/300/50.....98**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....99**  
**Liability Option Two: 100/300/50.....100**

## **Example Q**

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....101**

**Liability Option Two: 100/300/50.....102**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....103**

**Liability Option Two: 100/300/50.....104**

## **Example R**

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

**Vehicle one – 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....105**

**Liability Option Two: 100/300/50.....106**

**Vehicle two – 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors**

**Liability Option One: 15/30/10 .....107**

**Liability Option Two: 100/300/50.....108**

### EXAMPLE A - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$676	\$724	\$654	\$903	\$1,126	\$1,179	\$848	\$736	\$676
American Access Casualty Company	\$1,765	N/A	\$1,973	\$2,318	<b>\$3,253</b>	<b>\$3,392</b>	\$1,903	\$2,028	\$1,973
American Family Mutual Insurance Company	\$1,157	\$1,163	\$1,178	\$1,804	\$2,167	\$2,179	\$1,178	\$1,239	\$1,157
Country Mutual Insurance Company	\$849	\$836	\$836	\$1,300	\$1,815	\$1,815	\$1,032	\$973	\$1,028
GEICO Casualty	\$475	\$485	<b>\$485</b>	<b>\$641</b>	<b>\$760</b>	<b>\$799</b>	<b>\$485</b>	<b>\$546</b>	<b>\$485</b>
Infinity Auto Insurance Company	\$1,112	\$1,118	\$1,222	\$1,660	\$1,876	\$2,126	\$1,628	\$1,305	\$1,399
LM General Insurance Company	<b>\$390</b>	<b>\$431</b>	\$562	\$656	\$788	\$906	\$528	\$599	\$618
Mid-Century Insurance Company	\$645	\$571	\$571	\$1,155	\$1,504	\$1,491	\$1,000	\$844	\$1,104
Nevada Capital Insurance Company	\$1,500	\$1,357	\$1,357	\$1,936	\$2,111	\$2,680	\$1,357	\$1,598	\$1,803
Nevada General Insurance Company	\$1,304	\$1,244	\$1,244	\$1,283	\$1,373	\$1,559	\$1,274	\$1,190	\$1,190
Primero Insurance Company	<b>\$2,124</b>	<b>\$2,088</b>	<b>\$2,088</b>	<b>\$2,520</b>	\$2,556	\$2,520	<b>\$2,202</b>	<b>\$2,202</b>	<b>\$2,088</b>
Progressive Direct Ins Co	\$498	\$467	\$495	\$723	\$877	\$979	\$724	\$628	\$600
Progressive Northern Ins Co	\$560	\$529	\$566	\$825	\$1,010	\$1,132	\$830	\$722	\$659
State Farm Fire & Casualty Company	\$1,151	\$1,058	\$1,058	\$1,746	\$2,005	\$1,915	\$1,058	\$1,284	\$1,480
State Farm Mutual Automobile Insurance Company	\$1,030	\$945	\$945	\$1,561	\$1,793	\$1,711	\$945	\$1,149	\$1,325
United Services Automobile Association	\$826	\$793	\$793	\$1,054	\$1,136	\$1,177	\$793	\$879	\$793
USAA Casualty Insurance Company	\$865	\$830	\$830	\$1,110	\$1,198	\$1,242	\$830	\$920	\$830
Viking Insurance Company of WI	\$1,312	\$1,210	\$1,210	\$1,793	\$2,123	\$2,123	\$1,591	\$1,514	\$1,260
Western United Insurance Company	\$896	\$942	\$962	\$1,369	\$1,631	\$1,682	\$1,117	\$974	\$1,205

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE A - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$866	\$892	\$823	\$1,138	\$1,435	\$1,517	\$1,083	\$904	\$844
American Access Casualty Company	<b>\$1,975</b>	N/A	<b>\$2,227</b>	\$2,608	<b>\$3,614</b>	<b>\$3,785</b>	\$2,145	<b>\$2,274</b>	<b>\$2,227</b>
American Family Mutual Insurance Company	\$1,331	\$1,325	\$1,345	\$2,164	\$2,581	\$2,597	\$1,345	\$1,436	\$1,331
Country Mutual Insurance Company	\$1,028	\$985	\$985	\$1,615	\$2,265	\$2,265	\$1,234	\$1,169	\$1,219
Country Preferred Insurance Company	\$964	\$941	\$941	\$1,511	\$2,125	\$2,125	\$1,174	\$1,102	\$1,156
GEICO Casualty	\$672	\$671	\$671	\$951	\$1,141	\$1,236	\$671	\$739	\$671
Infinity Auto Insurance Company	\$1,620	<b>\$1,609</b>	\$1,807	<b>\$2,705</b>	\$3,092	\$3,546	<b>\$2,521</b>	\$1,857	\$2,083
LM General Insurance Company	<b>\$485</b>	\$521	\$684	<b>\$862</b>	<b>\$1,043</b>	<b>\$1,204</b>	<b>\$649</b>	\$763	\$795
Mid-Century Insurance Company	\$976	\$801	\$801	\$1,818	\$2,416	\$2,405	\$1,515	\$1,248	\$1,623
Nevada Capital Insurance Company	\$1,695	\$1,541	\$1,541	\$2,339	\$2,596	\$3,248	\$1,541	\$1,821	\$2,040
Nevada General Insurance Company	\$1,585	\$1,488	\$1,488	\$1,645	\$1,757	\$1,970	\$1,581	\$1,443	\$1,443
Progressive Direct Ins Co	\$562	<b>\$519</b>	<b>\$559</b>	\$908	\$1,128	\$1,264	\$885	<b>\$718</b>	<b>\$661</b>
Progressive Northern Ins Co	\$606	\$560	\$606	\$1,002	\$1,253	\$1,408	\$977	\$788	\$699
State Farm Fire & Casualty Company	\$1,451	\$1,321	\$1,321	\$2,316	\$2,679	\$2,553	\$1,321	\$1,629	\$1,828
State Farm Mutual Automobile Insurance Company	\$1,293	\$1,176	\$1,176	\$2,064	\$2,385	\$2,271	\$1,176	\$1,454	\$1,632
United Services Automobile Association	\$1,019	\$961	\$961	\$1,359	\$1,463	\$1,518	\$961	\$1,069	\$961
USAA Casualty Insurance Company	\$1,071	\$1,008	\$1,008	\$1,440	\$1,547	\$1,605	\$1,008	\$1,124	\$1,008
Viking Insurance Company of WI	\$1,754	\$1,593	\$1,593	\$2,522	\$2,996	\$2,996	\$2,158	\$2,036	\$1,670
Western United Insurance Company	\$822	\$847	\$857	\$1,313	\$1,589	\$1,633	\$1,039	\$879	\$1,092

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE A - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$623	\$667	\$603	\$830	\$1,025	\$1,069	\$770	\$676	\$623
American Access Casualty Company	<b>\$2,025</b>	N/A	<b>\$2,099</b>	<b>\$2,530</b>	<b>\$3,739</b>	<b>\$3,874</b>	\$2,034	<b>\$2,315</b>	<b>\$2,099</b>
American Family Mutual Insurance Company	\$1,257	\$1,275	\$1,291	\$1,939	\$2,337	\$2,349	\$1,291	\$1,344	\$1,257
Country Mutual Insurance Company	\$1,001	\$1,001	\$1,001	\$1,519	\$2,124	\$2,124	\$1,224	\$1,148	\$1,219
GEICO Casualty	\$419	<b>\$427</b>	<b>\$427</b>	<b>\$576</b>	<b>\$681</b>	<b>\$720</b>	<b>\$427</b>	<b>\$483</b>	<b>\$427</b>
Infinity Auto Insurance Company	\$1,168	\$1,161	\$1,278	\$1,743	\$1,972	\$2,232	\$1,701	\$1,366	\$1,475
LM General Insurance Company	<b>\$403</b>	\$437	\$573	\$685	\$823	\$947	\$538	\$618	\$648
Mid-Century Insurance Company	\$594	\$547	\$547	\$1,044	\$1,353	\$1,341	\$924	\$785	\$1,038
Nevada Capital Insurance Company	\$1,431	\$1,294	\$1,294	\$1,870	\$2,049	\$2,596	\$1,294	\$1,526	\$1,724
Nevada General Insurance Company	\$1,566	\$1,490	\$1,490	\$1,542	\$1,647	\$1,873	\$1,531	\$1,426	\$1,426
Primero Insurance Company	\$2,022	<b>\$1,986</b>	\$1,986	\$2,418	\$2,454	\$2,418	<b>\$2,100</b>	\$2,100	\$1,986
Progressive Direct Ins Co	\$587	\$556	\$586	\$837	\$1,011	\$1,129	\$842	\$742	\$716
Progressive Northern Ins Co	\$670	\$634	\$675	\$964	\$1,174	\$1,314	\$976	\$860	\$793
State Farm Fire & Casualty Company	\$1,157	\$1,065	\$1,065	\$1,747	\$2,002	\$1,911	\$1,065	\$1,287	\$1,493
State Farm Mutual Automobile Insurance Company	\$1,035	\$952	\$952	\$1,564	\$1,791	\$1,709	\$952	\$1,153	\$1,336
United Services Automobile Association	\$971	\$937	\$937	\$1,236	\$1,334	\$1,382	\$937	\$1,033	\$937
USAA Casualty Insurance Company	\$1,017	\$976	\$976	\$1,302	\$1,404	\$1,457	\$976	\$1,080	\$976
Viking Insurance Company of WI	\$1,470	\$1,367	\$1,367	\$1,963	\$2,320	\$2,320	\$1,776	\$1,695	\$1,420
Western United Insurance Company	\$805	\$837	\$848	\$1,250	\$1,511	\$1,546	\$998	\$865	\$1,070

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE A - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$788	\$820	\$756	\$1,040	\$1,298	\$1,366	\$980	\$829	\$777
American Access Casualty Company	<b>\$2,242</b>	N/A	<b>\$2,338</b>	<b>\$2,812</b>	<b>\$4,113</b>	<b>\$4,281</b>	\$2,261	<b>\$2,569</b>	<b>\$2,338</b>
American Family Mutual Insurance Company	\$1,429	\$1,435	\$1,455	\$2,298	\$2,749	\$2,765	\$1,455	\$1,539	\$1,429
Country Mutual Insurance Company	\$1,189	\$1,157	\$1,157	\$1,848	\$2,593	\$2,593	\$1,437	\$1,354	\$1,420
Country Preferred Insurance Company	\$835	\$808	\$808	\$1,319	\$1,853	\$1,853	\$1,014	\$956	\$998
GEICO Casualty	\$609	\$606	<b>\$606</b>	<b>\$874</b>	<b>\$1,047</b>	<b>\$1,140</b>	<b>\$606</b>	<b>\$669</b>	<b>\$606</b>
Infinity Auto Insurance Company	\$1,681	\$1,652	\$1,869	\$2,802	\$3,206	\$3,675	<b>\$2,605</b>	\$1,921	\$2,169
LM General Insurance Company	<b>\$510</b>	<b>\$538</b>	\$710	\$915	\$1,108	\$1,280	\$674	\$802	\$846
Mid-Century Insurance Company	\$843	\$720	\$720	\$1,540	\$2,033	\$2,020	\$1,310	\$1,091	\$1,427
Nevada Capital Insurance Company	\$1,626	\$1,478	\$1,478	\$2,273	\$2,534	\$3,164	\$1,478	\$1,749	\$1,961
Nevada General Insurance Company	\$1,891	<b>\$1,770</b>	\$1,770	\$1,957	\$2,087	\$2,346	\$1,885	\$1,715	\$1,715
Progressive Direct Ins Co	\$645	\$598	\$641	\$1,019	\$1,262	\$1,414	\$1,000	\$824	\$766
Progressive Northern Ins Co	\$700	\$650	\$700	\$1,130	\$1,405	\$1,581	\$1,110	\$909	\$813
State Farm Fire & Casualty Company	\$1,433	\$1,305	\$1,305	\$2,275	\$2,620	\$2,492	\$1,305	\$1,607	\$1,818
State Farm Mutual Automobile Insurance Company	\$1,279	\$1,164	\$1,164	\$2,031	\$2,337	\$2,221	\$1,164	\$1,436	\$1,624
United Services Automobile Association	\$1,182	\$1,114	\$1,114	\$1,576	\$1,697	\$1,760	\$1,114	\$1,240	\$1,114
USAA Casualty Insurance Company	\$1,239	\$1,167	\$1,167	\$1,664	\$1,792	\$1,859	\$1,167	\$1,302	\$1,167
Viking Insurance Company of WI	\$1,860	\$1,703	\$1,703	\$2,612	\$3,103	\$3,103	\$2,276	\$2,155	\$1,782
Western United Insurance Company	\$762	\$774	\$777	\$1,240	\$1,520	\$1,550	\$957	\$804	\$999

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE B - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$849	\$908	\$819	\$1,145	\$1,437	\$1,507	\$1,075	\$927	\$849
American Access Casualty Company	\$1,765	N/A	\$1,973	\$2,318	\$3,253	\$3,392	\$1,903	\$2,028	\$1,973
American Family Mutual Insurance Company	\$1,976	\$1,976	\$2,002	<b>\$3,100</b>	<b>\$3,724</b>	<b>\$3,745</b>	\$2,002	\$2,122	\$1,976
GEICO Casualty	\$671	\$685	\$685	\$910	\$1,085	<b>\$1,139</b>	<b>\$685</b>	\$774	<b>\$685</b>
Infinity Auto Insurance Company	\$1,159	\$1,167	\$1,275	\$1,730	\$1,959	\$2,217	\$1,699	\$1,362	\$1,459
LM General Insurance Company	<b>\$552</b>	\$610	\$804	\$944	\$1,140	\$1,316	\$753	\$859	\$889
Mid-Century Insurance Company	\$771	\$683	\$683	\$1,371	\$1,776	\$1,756	\$1,190	\$1,010	\$1,315
Nevada Capital Insurance Company	\$1,850	\$1,673	\$1,673	\$2,387	\$2,604	\$3,309	\$1,673	\$1,973	\$2,225
Nevada General Insurance Company	\$1,432	\$1,366	\$1,366	\$1,406	\$1,504	\$1,708	\$1,397	\$1,307	\$1,307
Primero Insurance Company	<b>\$2,226</b>	<b>\$2,184</b>	<b>\$2,184</b>	\$2,616	\$2,652	\$2,616	<b>\$2,292</b>	<b>\$2,292</b>	\$2,184
Progressive Direct Ins Co	\$577	<b>\$544</b>	<b>\$575</b>	<b>\$841</b>	<b>\$1,024</b>	\$1,143	\$841	<b>\$731</b>	\$698
Progressive Northern Ins Co	\$660	\$625	\$666	\$969	\$1,186	\$1,327	\$976	\$850	\$779
State Farm Fire & Casualty Company	\$2,024	\$1,860	\$1,860	\$3,067	\$3,520	\$3,358	\$1,860	\$2,259	<b>\$2,608</b>
State Farm Mutual Automobile Insurance Company	\$1,661	\$1,519	\$1,519	\$2,520	\$2,891	\$2,753	\$1,519	\$1,858	\$2,142
United Services Automobile Association	\$952	\$915	\$915	\$1,216	\$1,313	\$1,362	\$915	\$1,011	\$915
USAA Casualty Insurance Company	\$996	\$954	\$954	\$1,282	\$1,382	\$1,435	\$954	\$1,060	\$954
Viking Insurance Company of WI	\$1,375	\$1,272	\$1,272	\$1,877	\$2,223	\$2,223	\$1,671	\$1,588	\$1,324
Western United Insurance Company	\$1,367	\$1,430	\$1,460	\$2,081	\$2,481	\$2,558	\$1,701	\$1,480	\$1,834

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE B - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$936	\$986	\$912	\$1,274	\$1,619	\$1,710	\$1,214	\$1,001	\$936
American Access Casualty Company	\$1,975	N/A	\$2,227	\$2,608	\$3,614	\$3,785	\$2,145	\$2,274	\$2,227
American Family Mutual Insurance Company	\$2,250	\$2,229	\$2,234	\$3,673	\$4,389	<b>\$4,416</b>	\$2,263	\$2,437	\$2,250
GEICO Casualty	\$949	\$951	\$951	\$1,349	\$1,626	\$1,761	\$951	\$1,047	\$951
Infinity Auto Insurance Company	\$1,690	\$1,679	\$1,888	\$2,825	\$3,233	\$3,705	<b>\$2,635</b>	\$1,938	\$2,173
LM General Insurance Company	\$693	\$743	\$984	\$1,248	\$1,517	\$1,756	<b>\$933</b>	\$1,103	\$1,150
Mid-Century Insurance Company	\$1,140	\$938	\$938	\$2,111	\$2,793	\$2,775	\$1,763	\$1,459	\$1,892
Nevada Capital Insurance Company	\$2,083	\$1,892	\$1,892	\$2,869	\$3,189	\$3,994	\$1,892	\$2,242	\$2,510
Nevada General Insurance Company	\$1,736	\$1,633	\$1,633	\$1,799	\$1,922	\$2,154	\$1,730	\$1,581	\$1,581
Progressive Direct Ins Co	<b>\$683</b>	<b>\$630</b>	<b>\$680</b>	<b>\$1,123</b>	<b>\$1,401</b>	<b>\$1,571</b>	\$1,093	<b>\$882</b>	<b>\$808</b>
Progressive Northern Ins Co	\$777	\$717	\$777	\$1,292	\$1,618	\$1,818	\$1,261	\$1,016	\$902
State Farm Fire & Casualty Company	<b>\$2,524</b>	<b>\$2,298</b>	<b>\$2,298</b>	<b>\$4,023</b>	<b>\$4,641</b>	\$4,415	\$2,298	<b>\$2,840</b>	<b>\$3,196</b>
State Farm Mutual Automobile Insurance Company	\$2,063	\$1,872	\$1,872	\$3,291	\$3,792	\$3,600	\$1,872	\$2,327	\$2,618
United Services Automobile Association	\$1,170	\$1,102	\$1,102	\$1,567	\$1,689	\$1,752	\$1,102	\$1,229	\$1,102
USAA Casualty Insurance Company	\$1,230	\$1,158	\$1,158	\$1,660	\$1,786	\$1,853	\$1,158	\$1,291	\$1,158
Viking Insurance Company of WI	\$1,849	\$1,685	\$1,685	\$2,658	\$3,156	\$3,156	\$2,279	\$2,146	\$1,763
Western United Insurance Company	\$1,279	\$1,312	\$1,326	\$2,035	\$2,463	\$2,526	\$1,611	\$1,363	\$1,696

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE B - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$777	\$829	\$748	\$1,045	\$1,300	\$1,358	\$970	\$845	\$777
American Access Casualty Company	\$2,025	N/A	\$2,099	\$2,530	\$3,739	\$3,874	\$2,034	\$2,315	\$2,099
American Family Mutual Insurance Company	<b>\$2,143</b>	<b>\$2,161</b>	<b>\$2,189</b>	<b>\$3,324</b>	<b>\$4,005</b>	<b>\$4,026</b>	\$2,189	\$2,296	\$2,143
GEICO Casualty	\$591	<b>\$603</b>	<b>\$603</b>	<b>\$818</b>	<b>\$972</b>	<b>\$1,026</b>	<b>\$603</b>	<b>\$684</b>	<b>\$603</b>
Infinity Auto Insurance Company	\$1,216	\$1,210	\$1,332	\$1,817	\$2,056	\$2,327	\$1,773	\$1,423	\$1,536
LM General Insurance Company	<b>\$572</b>	\$620	\$821	\$986	\$1,192	\$1,377	\$769	\$887	\$932
Mid-Century Insurance Company	\$697	\$657	\$657	\$1,246	\$1,605	\$1,587	\$1,104	\$944	\$1,242
Nevada Capital Insurance Company	\$1,765	\$1,595	\$1,595	\$2,306	\$2,526	\$3,203	\$1,595	\$1,883	\$2,128
Nevada General Insurance Company	\$1,720	\$1,637	\$1,637	\$1,689	\$1,807	\$2,054	\$1,680	\$1,568	\$1,568
Primero Insurance Company	\$2,124	\$2,082	\$2,082	\$2,514	\$2,550	\$2,514	<b>\$2,358</b>	<b>\$2,358</b>	\$2,082
Progressive Direct Ins Co	\$682	\$645	\$681	\$976	\$1,183	\$1,319	\$982	\$864	\$835
Progressive Northern Ins Co	\$791	\$752	\$799	\$1,133	\$1,377	\$1,545	\$1,152	\$1,017	\$939
State Farm Fire & Casualty Company	\$2,038	\$1,876	\$1,876	\$3,076	\$3,522	\$3,360	\$1,876	\$2,270	<b>\$2,634</b>
State Farm Mutual Automobile Insurance Company	\$1,673	\$1,531	\$1,531	\$2,529	\$2,895	\$2,755	\$1,531	\$1,867	\$2,163
United Services Automobile Association	\$1,121	\$1,080	\$1,080	\$1,429	\$1,544	\$1,601	\$1,080	\$1,193	\$1,080
USAA Casualty Insurance Company	\$1,172	\$1,125	\$1,125	\$1,505	\$1,624	\$1,685	\$1,125	\$1,248	\$1,125
Viking Insurance Company of WI	\$1,541	\$1,438	\$1,438	\$2,054	\$2,429	\$2,429	\$1,863	\$1,776	\$1,491
Western United Insurance Company	\$1,226	\$1,269	\$1,286	\$1,900	\$2,295	\$2,346	\$1,516	\$1,311	\$1,628

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE B - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$850	\$894	\$826	<b>\$1,147</b>	<b>\$1,441</b>	<b>\$1,517</b>	\$1,082	<b>\$906</b>	<b>\$850</b>
American Access Casualty Company	\$2,242	N/A	\$2,338	\$2,812	\$4,113	\$4,281	\$2,261	\$2,569	\$2,338
American Family Mutual Insurance Company	\$2,413	<b>\$2,409</b>	<b>\$2,415</b>	\$3,896	<b>\$4,667</b>	<b>\$4,694</b>	\$2,444	\$2,607	\$2,413
GEICO Casualty	\$857	\$857	\$857	\$1,238	\$1,490	\$1,621	<b>\$857</b>	\$947	\$857
Infinity Auto Insurance Company	\$1,753	\$1,725	\$1,951	\$2,926	\$3,348	\$3,837	<b>\$2,719</b>	\$2,006	\$2,263
LM General Insurance Company	<b>\$730</b>	\$769	\$1,025	\$1,326	\$1,613	\$1,869	\$970	\$1,159	\$1,227
Mid-Century Insurance Company	\$988	\$846	\$846	\$1,797	\$2,360	\$2,342	\$1,531	\$1,281	\$1,671
Nevada Capital Insurance Company	\$1,998	\$1,814	\$1,814	\$2,788	\$3,111	\$3,888	\$1,814	\$2,152	\$2,413
Nevada General Insurance Company	\$2,073	\$1,939	\$1,939	\$2,141	\$2,284	\$2,568	\$2,064	\$1,882	\$1,882
Progressive Direct Ins Co	\$786	<b>\$727</b>	<b>\$781</b>	\$1,259	\$1,565	\$1,753	\$1,232	\$1,010	\$934
Progressive Northern Ins Co	\$899	\$831	\$901	\$1,455	\$1,813	\$2,035	\$1,428	\$1,171	\$1,048
State Farm Fire & Casualty Company	<b>\$2,504</b>	\$2,281	\$2,281	<b>\$3,972</b>	\$4,564	\$4,336	\$2,281	<b>\$2,813</b>	<b>\$3,189</b>
State Farm Mutual Automobile Insurance Company	\$2,051	\$1,861	\$1,861	\$3,257	\$3,739	\$3,544	\$1,861	\$2,309	\$2,615
United Services Automobile Association	\$1,359	\$1,281	\$1,281	\$1,817	\$1,962	\$2,035	\$1,281	\$1,429	\$1,281
USAA Casualty Insurance Company	\$1,427	\$1,343	\$1,343	\$1,923	\$2,071	\$2,150	\$1,343	\$1,499	\$1,343
Viking Insurance Company of WI	\$1,956	\$1,797	\$1,797	\$2,745	\$3,262	\$3,262	\$2,397	\$2,266	\$1,877
Western United Insurance Company	\$1,180	\$1,197	\$1,201	\$1,922	\$2,354	\$2,397	\$1,485	\$1,246	\$1,552

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE C - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under \$1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,005	\$1,080	\$981	\$1,297	\$1,590	\$1,662	\$1,233	\$1,091	\$1,005
American Access Casualty Company	\$1,216	N/A	\$1,517	\$1,686	\$1,998	\$2,035	\$1,486	\$1,361	\$1,517
American Family Mutual Insurance Company	\$889	\$896	\$908	\$1,405	\$1,686	\$1,696	\$908	\$954	\$889
Country Mutual Insurance Company	\$830	\$802	\$802	\$1,276	\$1,775	\$1,775	\$999	\$953	\$1,004
GEICO Casualty	\$729	\$746	\$746	\$983	\$1,168	\$1,232	\$746	\$830	\$746
Infinity Auto Insurance Company	\$626	\$639	\$691	\$945	\$1,080	\$1,216	\$931	\$733	\$781
LM General Insurance Company	\$640	\$709	\$893	\$1,032	\$1,218	\$1,386	\$846	\$947	\$968
Mid-Century Insurance Company	\$846	\$768	\$768	\$1,493	\$1,938	\$1,918	\$1,314	\$1,118	\$1,478
Nevada Capital Insurance Company	\$769	\$696	\$696	\$996	\$1,084	\$1,372	\$696	\$818	\$922
Nevada General Insurance Company	\$1,088	\$1,030	\$1,030	\$1,101	\$1,167	\$1,317	\$1,070	\$990	\$990
Primero Insurance Company	<b>\$1,728</b>	<b>\$1,692</b>	<b>\$1,692</b>	<b>\$2,160</b>	<b>\$2,202</b>	<b>\$2,160</b>	<b>\$1,812</b>	<b>\$1,812</b>	<b>\$1,692</b>
Progressive Direct Ins Co	\$650	\$613	\$648	\$934	\$1,130	\$1,255	\$932	\$818	\$783
Progressive Northern Ins Co	\$765	\$724	\$769	\$1,096	\$1,331	\$1,487	\$1,109	\$975	\$900
State Farm Fire & Casualty Company	\$823	\$754	\$754	\$1,245	\$1,439	\$1,378	\$754	\$915	\$1,049
State Farm Mutual Automobile Insurance Company	\$645	\$589	\$589	\$975	\$1,126	\$1,076	\$589	\$719	\$824
United Services Automobile Association	<b>\$521</b>	<b>\$507</b>	<b>\$507</b>	<b>\$643</b>	<b>\$689</b>	<b>\$713</b>	<b>\$507</b>	<b>\$550</b>	<b>\$507</b>
USAA Casualty Insurance Company	\$546	\$528	\$528	\$678	\$726	\$751	\$528	\$576	\$528
Viking Insurance Company of WI	\$1,287	\$1,207	\$1,207	\$1,736	\$2,065	\$2,065	\$1,569	\$1,485	\$1,249
Western United Insurance Company	\$815	\$868	\$886	\$1,247	\$1,488	\$1,538	\$1,026	\$891	\$1,099

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE C - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under \$1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,181	\$1,254	\$1,157	\$1,571	\$1,975	\$2,082	\$1,507	\$1,266	\$1,181
American Access Casualty Company	\$1,340	N/A	<b>\$1,667</b>	\$1,837	\$2,174	\$2,224	\$1,631	\$1,498	\$1,667
American Family Mutual Insurance Company	\$1,053	\$1,054	\$1,069	\$1,739	\$2,065	\$2,078	\$1,069	\$1,137	\$1,053
Country Mutual Insurance Company	\$1,022	\$963	\$963	\$1,610	\$2,253	\$2,253	\$1,213	\$1,162	\$1,207
GEICO Casualty	\$1,030	\$1,035	\$1,035	\$1,461	\$1,758	\$1,910	\$1,035	\$1,129	\$1,035
Infinity Auto Insurance Company	\$942	\$946	\$1,053	\$1,591	\$1,832	\$2,091	\$1,484	\$1,076	\$1,202
LM General Insurance Company	\$780	\$843	\$1,075	\$1,338	\$1,598	\$1,830	\$1,027	\$1,192	\$1,229
Mid-Century Insurance Company	\$1,157	\$964	\$964	\$2,135	\$2,829	\$2,811	\$1,795	\$1,489	<b>\$1,949</b>
Nevada Capital Insurance Company	\$882	\$802	\$802	\$1,232	\$1,360	\$1,699	\$802	\$945	\$1,055
Nevada General Insurance Company	\$1,376	\$1,285	\$1,285	\$1,469	\$1,568	\$1,745	\$1,386	\$1,253	\$1,253
Progressive Direct Ins Co	\$788	\$733	\$785	\$1,250	\$1,547	\$1,735	\$1,226	\$1,007	\$935
Progressive Northern Ins Co	\$931	\$864	\$932	\$1,487	\$1,841	\$2,070	\$1,463	\$1,202	\$1,082
State Farm Fire & Casualty Company	\$1,083	\$980	\$980	\$1,731	\$2,026	\$1,941	\$980	\$1,208	\$1,337
State Farm Mutual Automobile Insurance Company	\$838	\$758	\$758	\$1,337	\$1,560	\$1,491	\$758	\$937	\$1,040
United Services Automobile Association	<b>\$658</b>	<b>\$632</b>	<b>\$632</b>	<b>\$843</b>	<b>\$899</b>	<b>\$929</b>	<b>\$632</b>	<b>\$687</b>	<b>\$632</b>
USAA Casualty Insurance Company	\$696	\$664	\$664	\$895	\$954	\$986	\$664	\$725	\$664
Viking Insurance Company of WI	<b>\$1,700</b>	<b>\$1,567</b>	\$1,567	<b>\$2,433</b>	<b>\$2,909</b>	<b>\$2,909</b>	<b>\$2,108</b>	<b>\$1,976</b>	\$1,637
Western United Insurance Company	\$755	\$784	\$794	\$1,214	\$1,470	\$1,519	\$965	\$808	\$1,004

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE C - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under \$1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$930	\$998	\$908	\$1,195	\$1,451	\$1,511	\$1,125	\$1,006	\$930
American Access Casualty Company	\$1,435	N/A	<b>\$1,785</b>	\$2,002	<b>\$2,364</b>	<b>\$2,388</b>	\$1,753	\$1,601	<b>\$1,785</b>
American Family Mutual Insurance Company	\$963	\$980	\$993	\$1,506	\$1,814	\$1,824	\$993	\$1,031	\$963
Country Mutual Insurance Company	\$969	\$949	\$949	\$1,476	\$2,053	\$2,053	\$1,171	\$1,114	\$1,178
GEICO Casualty	\$658	\$672	\$672	\$902	\$1,068	\$1,131	\$672	\$752	\$672
Infinity Auto Insurance Company	\$651	\$657	\$716	\$982	\$1,122	\$1,265	\$963	\$762	\$815
LM General Insurance Company	\$648	\$708	\$895	\$1,053	\$1,246	\$1,419	\$847	\$957	\$992
Mid-Century Insurance Company	\$791	\$749	\$749	\$1,374	\$1,775	\$1,756	\$1,236	\$1,060	\$1,417
Nevada Capital Insurance Company	\$735	\$664	\$664	\$962	\$1,052	\$1,330	\$664	\$783	\$883
Nevada General Insurance Company	\$1,304	\$1,232	\$1,232	\$1,306	\$1,397	\$1,578	\$1,283	\$1,185	\$1,185
Primero Insurance Company	<b>\$1,614</b>	<b>\$1,578</b>	\$1,578	<b>\$2,046</b>	\$2,088	\$2,046	\$1,698	<b>\$1,698</b>	\$1,578
Progressive Direct Ins Co	\$769	\$725	\$766	\$1,081	\$1,303	\$1,450	\$1,090	\$967	\$937
Progressive Northern Ins Co	\$916	\$870	\$924	\$1,287	\$1,552	\$1,736	\$1,309	\$1,168	\$1,086
State Farm Fire & Casualty Company	\$819	\$751	\$751	\$1,232	\$1,418	\$1,356	\$751	\$909	\$1,050
State Farm Mutual Automobile Insurance Company	\$643	<b>\$588</b>	<b>\$588</b>	\$967	\$1,112	\$1,062	<b>\$588</b>	\$715	\$826
United Services Automobile Association	<b>\$608</b>	\$593	\$593	<b>\$749</b>	<b>\$806</b>	<b>\$832</b>	\$593	<b>\$642</b>	<b>\$593</b>
USAA Casualty Insurance Company	\$636	\$617	\$617	\$790	\$846	\$877	\$617	\$672	\$617
Viking Insurance Company of WI	\$1,465	\$1,385	\$1,385	\$1,934	\$2,296	\$2,296	<b>\$1,779</b>	\$1,688	\$1,430
Western United Insurance Company	\$727	\$768	\$779	\$1,132	\$1,368	\$1,404	\$913	\$788	\$972

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE C - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under \$1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,076	\$1,142	\$1,053	\$1,419	\$1,763	\$1,853	\$1,349	\$1,150	\$1,076
American Access Casualty Company	\$1,561	N/A	<b>\$1,938</b>	\$2,157	\$2,543	\$2,581	\$1,901	\$1,740	<b>\$1,938</b>
American Family Mutual Insurance Company	\$1,126	\$1,135	\$1,152	\$1,839	\$2,191	\$2,204	\$1,152	\$1,214	\$1,126
Country Mutual Insurance Company	\$1,169	\$1,116	\$1,116	\$1,825	\$2,551	\$2,551	\$1,396	\$1,332	\$1,392
GEICO Casualty	\$945	\$948	\$948	\$1,360	\$1,631	\$1,779	\$948	\$1,039	\$948
Infinity Auto Insurance Company	\$964	\$960	\$1,076	\$1,625	\$1,871	\$2,138	\$1,514	\$1,101	\$1,235
LM General Insurance Company	\$804	\$855	\$1,095	\$1,391	\$1,665	\$1,908	\$1,047	\$1,228	\$1,282
Mid-Century Insurance Company	\$1,006	\$875	\$875	\$1,820	\$2,394	\$2,374	\$1,565	\$1,314	\$1,731
Nevada Capital Insurance Company	\$848	\$770	\$770	\$1,198	\$1,328	\$1,657	\$770	\$910	\$1,016
Nevada General Insurance Company	\$1,631	\$1,518	\$1,518	\$1,731	\$1,847	\$2,061	\$1,643	\$1,481	\$1,481
Progressive Direct Ins Co	\$909	\$847	\$904	\$1,410	\$1,735	\$1,947	\$1,390	\$1,160	\$1,087
Progressive Northern Ins Co	\$1,083	\$1,009	\$1,086	\$1,687	\$2,079	\$2,335	\$1,670	\$1,396	\$1,264
State Farm Fire & Casualty Company	\$1,047	\$949	\$949	\$1,661	\$1,931	\$1,845	\$949	\$1,168	\$1,308
State Farm Mutual Automobile Insurance Company	\$814	\$737	\$737	\$1,291	\$1,497	\$1,427	\$737	\$911	\$1,021
United Services Automobile Association	\$754	\$724	\$724	<b>\$965</b>	<b>\$1,033</b>	<b>\$1,067</b>	<b>\$724</b>	\$788	<b>\$724</b>
USAA Casualty Insurance Company	\$793	\$760	\$760	\$1,024	\$1,096	\$1,132	\$760	\$829	\$760
Viking Insurance Company of WI	<b>\$1,841</b>	<b>\$1,712</b>	\$1,712	<b>\$2,575</b>	<b>\$3,079</b>	<b>\$3,079</b>	<b>\$2,272</b>	<b>\$2,136</b>	\$1,784
Western United Insurance Company	<b>\$693</b>	<b>\$714</b>	<b>\$716</b>	\$1,137	\$1,395	\$1,431	\$885	<b>\$737</b>	\$915

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE D - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$739	\$790	\$724	\$936	\$1,131	\$1,175	\$888	\$795	\$739
American Access Casualty Company	\$752	N/A	\$863	\$972	\$1,082	\$1,170	\$842	\$853	\$863
American Family Mutual Insurance Company	\$971	<b>\$981</b>	<b>\$994</b>	<b>\$1,536</b>	<b>\$1,841</b>	<b>\$1,851</b>	\$994	\$1,041	\$971
GEICO Casualty	\$424	\$429	\$429	\$556	\$659	\$693	\$429	\$472	\$429
Infinity Auto Insurance Company	\$686	\$699	\$758	\$1,051	\$1,204	\$1,358	\$1,029	\$801	\$857
LM General Insurance Company	\$648	\$715	\$867	\$981	\$1,130	\$1,267	\$828	\$908	\$924
Mid-Century Insurance Company	\$429	<b>\$392</b>	<b>\$392</b>	\$771	\$1,008	\$1,008	\$674	\$557	\$732
Nevada Capital Insurance Company	\$478	\$434	\$434	\$623	\$676	\$856	\$434	\$509	\$573
Nevada General Insurance Company	\$1,022	\$973	\$973	\$1,030	\$1,102	\$1,243	\$1,008	\$934	\$934
Primero Insurance Company	\$684	\$666	\$666	\$1,044	\$1,080	\$1,044	\$726	\$726	\$666
Progressive Direct Ins Co	\$508	\$489	\$507	\$710	\$850	\$946	\$713	\$623	\$596
Progressive Northern Ins Co	\$528	\$511	\$536	\$760	\$921	\$1,041	\$772	\$672	\$617
State Farm Fire & Casualty Company	\$775	\$716	\$716	\$1,177	\$1,361	\$1,307	\$716	\$861	\$987
United Services Automobile Association	<b>\$400</b>	\$393	\$393	<b>\$487</b>	<b>\$520</b>	<b>\$537</b>	<b>\$393</b>	<b>\$422</b>	<b>\$393</b>
USAA Casualty Insurance Company	\$433	\$422	\$422	\$531	\$568	\$586	\$422	\$456	\$422
Viking Insurance Company of WI	<b>\$1,040</b>	\$981	\$981	\$1,408	\$1,680	\$1,680	<b>\$1,273</b>	<b>\$1,199</b>	\$1,012
Western United Insurance Company	\$846	\$916	\$932	\$1,308	\$1,567	\$1,620	\$1,076	\$934	<b>\$1,144</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE D - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$905	\$956	\$890	\$1,188	\$1,481	\$1,554	\$1,140	\$961	\$905
American Access Casualty Company	\$862	N/A	\$986	\$1,103	\$1,237	\$1,335	\$964	\$976	\$986
American Family Mutual Insurance Company	\$1,159	\$1,163	\$1,180	\$1,916	\$2,270	\$2,284	\$1,180	\$1,250	\$1,159
GEICO Casualty	\$631	\$620	\$620	\$870	\$1,048	\$1,136	\$620	\$667	\$620
Infinity Auto Insurance Company	\$1,067	\$1,068	\$1,193	\$1,828	\$2,108	<b>\$2,408</b>	\$1,692	\$1,212	\$1,362
LM General Insurance Company	\$759	\$821	\$1,010	\$1,223	\$1,431	\$1,619	\$972	\$1,103	\$1,131
Mid-Century Insurance Company	\$621	\$525	\$525	\$1,160	\$1,547	\$1,551	\$975	\$789	\$1,037
Nevada Capital Insurance Company	\$558	\$511	\$511	\$792	\$870	\$1,087	\$511	\$598	\$666
Nevada General Insurance Company	\$1,317	\$1,238	\$1,238	\$1,420	\$1,519	\$1,683	\$1,332	\$1,206	\$1,206
Progressive Direct Ins Co	\$654	\$621	\$654	\$1,012	\$1,236	\$1,397	\$998	\$819	\$758
Progressive Northern Ins Co	\$708	\$670	\$713	\$1,135	\$1,403	\$1,596	\$1,122	\$909	\$814
State Farm Fire & Casualty Company	\$1,027	\$936	\$936	\$1,647	\$1,929	\$1,853	\$936	\$1,143	\$1,265
United Services Automobile Association	<b>\$506</b>	<b>\$487</b>	<b>\$487</b>	<b>\$635</b>	<b>\$677</b>	<b>\$696</b>	<b>\$487</b>	<b>\$525</b>	<b>\$487</b>
USAA Casualty Insurance Company	\$550	\$531	\$531	\$698	\$742	\$766	\$531	\$571	\$531
Viking Insurance Company of WI	<b>\$1,390</b>	<b>\$1,288</b>	<b>\$1,288</b>	<b>\$1,998</b>	<b>\$2,392</b>	\$2,392	<b>\$1,732</b>	<b>\$1,616</b>	\$1,342
Western United Insurance Company	\$1,037	\$1,092	\$1,098	\$1,695	\$2,070	\$2,142	\$1,349	\$1,117	<b>\$1,379</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE D - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$693	\$741	\$679	\$872	\$1,043	\$1,080	\$820	\$742	\$693
American Access Casualty Company	\$858	N/A	\$980	\$1,109	\$1,224	\$1,324	\$959	\$957	\$970
American Family Mutual Insurance Company	\$1,052	\$1,074	\$1,087	<b>\$1,646</b>	<b>\$1,981</b>	<b>\$1,991</b>	\$1,087	\$1,126	\$1,052
GEICO Casualty	<b>\$385</b>	\$389	\$389	<b>\$512</b>	<b>\$604</b>	\$637	<b>\$389</b>	<b>\$429</b>	<b>\$389</b>
Infinity Auto Insurance Company	\$713	\$717	\$785	\$1,090	\$1,249	\$1,408	\$1,061	\$829	\$895
LM General Insurance Company	\$654	\$713	\$870	\$1,001	\$1,156	\$1,297	\$830	\$918	\$945
Mid-Century Insurance Company	\$399	<b>\$381</b>	<b>\$381</b>	\$705	\$917	\$919	\$630	\$523	\$694
Nevada Capital Insurance Company	\$458	\$415	\$415	\$604	\$657	\$830	\$415	\$487	\$550
Nevada General Insurance Company	<b>\$1,221</b>	<b>\$1,158</b>	<b>\$1,158</b>	\$1,226	\$1,311	\$1,483	\$1,203	\$1,115	\$1,115
Primero Insurance Company	\$582	\$564	\$564	\$942	\$978	\$942	\$624	\$624	\$564
Progressive Direct Ins Co	\$576	\$554	\$577	\$797	\$949	\$1,061	\$806	\$711	\$683
Progressive Northern Ins Co	\$613	\$595	\$623	\$866	\$1,047	\$1,183	\$886	\$780	\$720
State Farm Fire & Casualty Company	\$771	\$714	\$714	\$1,164	\$1,340	\$1,286	\$714	\$855	\$988
United Services Automobile Association	\$466	\$457	\$457	\$566	\$607	<b>\$626</b>	\$457	\$490	\$457
USAA Casualty Insurance Company	\$502	\$492	\$492	\$616	\$661	\$682	\$492	\$529	\$492
Viking Insurance Company of WI	\$1,182	\$1,124	\$1,124	\$1,566	\$1,866	\$1,866	<b>\$1,441</b>	<b>\$1,361</b>	<b>\$1,156</b>
Western United Insurance Company	\$759	\$817	\$825	\$1,193	\$1,446	\$1,486	\$963	\$830	\$1,019

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE D - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$829	\$877	\$815	\$1,076	\$1,323	\$1,384	\$1,023	\$878	\$829
American Access Casualty Company	\$971	N/A	\$1,107	\$1,243	\$1,383	\$1,492	\$1,081	\$1,081	\$1,097
American Family Mutual Insurance Company	\$1,239	\$1,253	\$1,270	\$2,025	\$2,408	\$2,422	\$1,270	\$1,333	\$1,239
GEICO Casualty	\$584	\$572	\$572	\$814	\$976	\$1,062	\$572	\$617	\$572
Infinity Auto Insurance Company	\$1,087	\$1,079	\$1,216	\$1,857	\$2,142	\$2,448	\$1,717	\$1,234	\$1,396
LM General Insurance Company	\$778	\$830	\$1,029	\$1,268	\$1,488	\$1,685	\$989	\$1,133	\$1,176
Mid-Century Insurance Company	\$538	<b>\$477</b>	<b>\$477</b>	\$986	\$1,307	\$1,310	\$848	\$693	\$915
Nevada Capital Insurance Company	<b>\$538</b>	\$492	\$492	\$773	\$851	\$1,061	<b>\$492</b>	<b>\$576</b>	\$643
Nevada General Insurance Company	<b>\$1,550</b>	<b>\$1,451</b>	<b>\$1,451</b>	\$1,659	\$1,773	\$1,972	\$1,564	\$1,415	\$1,415
Progressive Direct Ins Co	\$733	\$693	\$732	\$1,117	\$1,361	\$1,538	\$1,108	\$916	\$855
Progressive Northern Ins Co	\$803	\$762	\$810	\$1,263	\$1,555	\$1,768	\$1,255	\$1,030	\$929
State Farm Fire & Casualty Company	\$991	\$905	\$905	\$1,578	\$1,835	\$1,758	\$905	\$1,104	\$1,236
United Services Automobile Association	\$575	\$555	\$555	<b>\$725</b>	<b>\$774</b>	<b>\$800</b>	\$555	\$599	<b>\$555</b>
USAA Casualty Insurance Company	\$627	\$603	\$603	\$796	\$849	\$876	\$603	\$653	\$603
Viking Insurance Company of WI	\$1,498	\$1,400	\$1,400	<b>\$2,105</b>	<b>\$2,524</b>	<b>\$2,524</b>	<b>\$1,858</b>	<b>\$1,738</b>	<b>\$1,455</b>
Western United Insurance Company	\$956	\$999	\$1,000	\$1,595	\$1,968	\$2,028	\$1,246	\$1,023	\$1,264

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE E - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$430	\$464	\$422	\$547	\$661	\$686	\$516	\$463	\$430
American Access Casualty Company	\$578	N/A	<b>\$660</b>	\$751	\$824	\$880	\$653	\$669	\$660
American Family Mutual Insurance Company	\$428	\$436	\$442	\$679	\$815	\$819	\$442	\$458	\$428
Country Mutual Insurance Company	\$399	\$393	\$393	\$611	\$854	\$854	\$482	\$456	\$481
GEICO Casualty	<b>\$189</b>	<b>\$191</b>	<b>\$191</b>	<b>\$247</b>	<b>\$292</b>	<b>\$308</b>	<b>\$191</b>	<b>\$209</b>	<b>\$191</b>
Infinity Auto Insurance Company	\$391	\$406	\$434	\$599	\$685	\$771	\$588	\$458	\$483
LM General Insurance Company	\$302	\$335	\$423	\$482	\$569	\$647	\$401	\$446	\$451
Mid-Century Insurance Company	\$347	\$316	\$316	\$625	\$821	\$821	\$546	\$452	\$598
Nevada Capital Insurance Company	\$363	\$329	\$329	\$474	\$512	\$649	\$329	\$385	\$434
Nevada General Insurance Company	\$547	\$528	\$528	\$549	\$588	\$661	\$536	\$505	\$505
Primero Insurance Company	\$492	\$480	\$480	\$708	\$750	\$708	\$528	\$528	\$480
Progressive Direct Ins Co	\$270	\$258	\$269	\$388	\$466	\$519	\$389	\$335	\$321
Progressive Northern Ins Co	\$291	\$280	\$296	\$426	\$520	\$587	\$430	\$372	\$340
State Farm Fire & Casualty Company	\$418	\$387	\$387	\$635	\$735	\$707	\$387	\$463	\$530
State Farm Mutual Automobile Insurance Company	\$372	\$344	\$344	\$564	\$653	\$628	\$344	\$412	\$473
United Services Automobile Association	\$303	\$299	\$299	\$365	\$389	\$400	\$299	\$317	\$299
USAA Casualty Insurance Company	\$315	\$309	\$309	\$382	\$407	\$419	\$309	\$330	\$309
Viking Insurance Company of WI	<b>\$622</b>	<b>\$593</b>	\$593	<b>\$830</b>	<b>\$990</b>	<b>\$990</b>	<b>\$761</b>	<b>\$715</b>	\$608
Western United Insurance Company	\$496	\$540	\$552	\$762	\$911	\$941	\$630	\$550	<b>\$673</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE E - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$557	\$590	\$549	\$710	\$867	\$903	\$679	\$589	\$557
American Access Casualty Company	\$677	N/A	<b>\$769</b>	\$867	\$953	\$1,013	\$758	\$779	\$769
American Family Mutual Insurance Company	\$527	\$533	\$540	\$875	\$1,035	\$1,040	\$540	\$566	\$527
Country Mutual Insurance Company	\$501	\$480	\$480	\$785	\$1,103	\$1,103	\$592	\$565	\$587
Country Preferred Insurance Company	\$490	\$478	\$478	\$766	\$1,080	\$1,080	\$588	\$556	<b>\$0</b>
GEICO Casualty	<b>\$282</b>	<b>\$277</b>	<b>\$277</b>	<b>\$388</b>	<b>\$467</b>	<b>\$507</b>	<b>\$277</b>	<b>\$297</b>	\$277
Infinity Auto Insurance Company	\$624	\$632	\$700	\$1,069	\$1,234	<b>\$1,408</b>	\$994	\$709	\$791
LM General Insurance Company	\$364	\$395	\$503	\$619	\$738	\$845	\$482	\$556	\$568
Mid-Century Insurance Company	\$545	\$458	\$458	\$1,022	\$1,369	\$1,372	\$857	\$694	<b>\$917</b>
Nevada Capital Insurance Company	\$430	\$395	\$395	\$617	\$674	\$841	\$395	\$459	\$512
Nevada General Insurance Company	\$716	\$685	\$685	\$778	\$835	\$919	\$724	\$665	\$665
Progressive Direct Ins Co	\$315	\$294	\$312	\$500	\$616	\$695	\$487	\$395	\$365
Progressive Northern Ins Co	\$329	\$307	\$330	\$543	\$675	\$766	\$531	\$424	\$376
State Farm Fire & Casualty Company	\$562	\$512	\$512	\$902	\$1,059	\$1,020	\$512	\$622	\$687
State Farm Mutual Automobile Insurance Company	\$495	\$451	\$451	\$794	\$930	\$894	\$451	\$549	\$608
United Services Automobile Association	\$386	\$374	\$374	\$479	\$508	\$523	\$374	\$401	\$374
USAA Casualty Insurance Company	\$407	\$392	\$392	\$506	\$537	\$553	\$392	\$421	\$392
Viking Insurance Company of WI	<b>\$816</b>	<b>\$764</b>	\$764	<b>\$1,155</b>	<b>\$1,380</b>	\$1,380	<b>\$1,014</b>	<b>\$946</b>	\$791
Western United Insurance Company	\$456	\$484	\$488	\$735	\$893	\$919	\$587	\$495	\$610

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE E - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$408	\$441	\$401	\$516	\$618	\$639	\$481	\$438	\$408
American Access Casualty Company	\$642	N/A	<b>\$719</b>	\$848	\$924	\$990	\$739	\$714	<b>\$719</b>
American Family Mutual Insurance Company	\$464	\$479	\$484	\$729	\$878	\$883	\$484	\$496	\$464
Country Mutual Insurance Company	\$469	\$470	\$470	\$712	\$997	\$997	\$571	\$537	\$569
GEICO Casualty	<b>\$171</b>	<b>\$173</b>	<b>\$173</b>	<b>\$226</b>	<b>\$266</b>	<b>\$282</b>	<b>\$173</b>	<b>\$189</b>	<b>\$173</b>
Infinity Auto Insurance Company	\$401	\$411	\$442	\$609	\$699	\$788	\$600	\$469	\$501
LM General Insurance Company	\$309	\$339	\$429	\$499	\$589	\$671	\$407	\$457	\$467
Mid-Century Insurance Company	\$319	\$305	\$305	\$564	\$737	\$737	\$505	\$420	\$562
Nevada Capital Insurance Company	\$347	\$315	\$315	\$460	\$499	\$630	\$315	\$369	\$416
Nevada General Insurance Company	\$648	\$623	\$623	\$648	\$692	\$781	\$634	\$596	\$596
Primero Insurance Company	\$480	\$480	\$480	\$624	\$660	\$624	\$480	\$480	\$480
Progressive Direct Ins Co	\$318	\$304	\$317	\$446	\$536	\$600	\$452	\$394	\$380
Progressive Northern Ins Co	\$347	\$334	\$352	\$497	\$603	\$681	\$506	\$443	\$408
State Farm Fire & Casualty Company	\$415	\$386	\$386	\$626	\$722	\$694	\$386	\$459	\$530
State Farm Mutual Automobile Insurance Company	\$369	\$343	\$343	\$558	\$642	\$617	\$343	\$409	\$473
United Services Automobile Association	\$349	\$343	\$343	\$420	\$449	\$463	\$343	\$367	\$343
USAA Casualty Insurance Company	\$363	\$355	\$355	\$440	\$470	\$485	\$355	\$380	\$355
Viking Insurance Company of WI	<b>\$710</b>	<b>\$682</b>	\$682	<b>\$927</b>	<b>\$1,105</b>	<b>\$1,105</b>	<b>\$865</b>	<b>\$815</b>	\$698
Western United Insurance Company	\$445	\$481	\$486	\$692	\$839	\$861	\$561	\$489	\$599

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE E - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$521	\$553	\$514	\$657	\$791	\$822	\$623	\$550	\$521
American Access Casualty Company	\$741	N/A	\$826	\$965	\$1,056	\$1,127	\$846	\$820	\$826
American Family Mutual Insurance Company	\$563	\$574	\$582	\$924	\$1,097	\$1,103	\$582	\$603	\$563
Country Mutual Insurance Company	\$575	\$560	\$560	\$893	\$1,255	\$1,255	\$686	\$650	\$679
Country Preferred Insurance Company	\$429	\$414	\$414	\$674	\$949	\$949	\$511	\$485	\$505
GEICO Casualty	<b>\$261</b>	<b>\$255</b>	<b>\$255</b>	<b>\$363</b>	<b>\$434</b>	<b>\$474</b>	<b>\$255</b>	<b>\$274</b>	<b>\$255</b>
Infinity Auto Insurance Company	\$627	\$630	\$700	\$1,067	\$1,231	\$1,406	\$993	\$712	\$798
LM General Insurance Company	\$379	\$405	\$520	\$652	\$779	\$892	\$497	\$578	\$598
Mid-Century Insurance Company	\$467	\$411	\$411	\$857	\$1,139	\$1,141	\$736	\$602	\$799
Nevada Capital Insurance Company	\$414	\$381	\$381	\$603	\$661	\$822	\$381	\$443	\$494
Nevada General Insurance Company	\$833	\$791	\$791	\$895	\$958	\$1,060	\$839	\$768	\$768
Progressive Direct Ins Co	\$359	\$336	\$357	\$562	\$691	\$781	\$553	\$453	\$420
Progressive Northern Ins Co	\$378	\$358	\$381	\$614	\$761	\$864	\$604	\$489	\$436
State Farm Fire & Casualty Company	\$539	\$494	\$494	\$858	\$1,001	\$961	\$494	\$598	\$668
State Farm Mutual Automobile Insurance Company	\$477	\$436	\$436	\$759	\$883	\$847	\$436	\$530	\$593
United Services Automobile Association	\$437	\$422	\$422	\$542	\$579	\$595	\$422	\$454	\$422
USAA Casualty Insurance Company	\$458	\$441	\$441	\$573	\$609	\$628	\$441	\$476	\$441
Viking Insurance Company of WI	<b>\$882</b>	<b>\$833</b>	<b>\$833</b>	<b>\$1,219</b>	<b>\$1,460</b>	<b>\$1,460</b>	<b>\$1,091</b>	<b>\$1,021</b>	<b>\$860</b>
Western United Insurance Company	\$421	\$442	\$443	\$690	\$846	\$868	\$540	\$452	\$558

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE F - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
American Family Mutual Insurance Company	\$1,221	\$1,210	\$1,227	\$1,937	\$2,308	\$2,320	\$1,227	\$1,314	\$1,221
GEICO Casualty	\$1,170	\$1,197	\$1,197	\$1,604	\$1,902	\$2,011	\$1,197	\$1,345	\$1,197
Infinity Auto Insurance Company	\$732	\$746	\$807	\$1,093	\$1,246	\$1,405	\$1,079	\$861	\$914
Mid-Century Insurance Company	<b>\$677</b>	<b>\$591</b>	<b>\$591</b>	\$1,229	\$1,617	\$1,611	\$1,055	\$876	\$1,145
Nevada General Insurance Company	\$1,351	\$1,279	\$1,279	\$1,360	\$1,458	\$1,648	\$1,334	\$1,236	\$1,236
Primero Insurance Company	\$1,500	\$1,464	\$1,464	\$1,908	\$1,932	\$1,908	\$1,572	\$1,572	\$1,464
Progressive Direct Ins Co	\$952	\$926	\$955	\$1,194	\$1,366	\$1,488	\$1,207	\$1,109	\$1,088
Progressive Northern Ins Co	\$1,049	\$1,025	\$1,062	\$1,331	\$1,537	\$1,688	\$1,357	\$1,247	\$1,184
United Services Automobile Association	\$727	\$702	\$702	<b>\$911</b>	<b>\$979</b>	<b>\$1,011</b>	<b>\$702</b>	<b>\$766</b>	<b>\$702</b>
USAA Casualty Insurance Company	\$771	\$740	\$740	\$974	\$1,045	\$1,080	\$740	\$813	\$740
Viking Insurance Company of WI	\$1,017	\$954	\$954	\$1,384	\$1,654	\$1,654	\$1,243	\$1,171	\$986
Western United Insurance Company	<b>\$1,748</b>	<b>\$1,855</b>	<b>\$1,890</b>	<b>\$2,675</b>	<b>\$3,204</b>	<b>\$3,293</b>	<b>\$2,186</b>	<b>\$1,907</b>	<b>\$2,348</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE F - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
American Family Mutual Insurance Company	\$1,451	\$1,430	\$1,451	\$2,404	\$2,839	\$2,855	\$1,451	\$1,571	\$1,451
GEICO Casualty	<b>\$1,747</b>	<b>\$1,760</b>	<b>\$1,760</b>	\$2,544	\$3,052	<b>\$3,337</b>	\$1,760	<b>\$1,939</b>	\$1,760
Infinity Auto Insurance Company	\$1,072	\$1,074	\$1,197	\$1,791	\$2,056	\$2,351	\$1,676	\$1,228	\$1,369
Mid-Century Insurance Company	\$1,026	\$836	\$836	\$1,928	\$2,585	\$2,580	\$1,602	\$1,305	\$1,705
Nevada General Insurance Company	\$1,684	\$1,570	\$1,570	\$1,777	\$1,841	\$2,063	\$1,695	\$1,532	\$1,532
Progressive Direct Ins Co	\$1,065	\$1,022	\$1,067	\$1,462	\$1,714	\$1,888	\$1,448	\$1,262	\$1,208
Progressive Northern Ins Co	\$1,123	\$1,078	\$1,130	\$1,553	\$1,833	\$2,026	\$1,548	\$1,348	\$1,253
United Services Automobile Association	<b>\$873</b>	<b>\$829</b>	<b>\$829</b>	<b>\$1,124</b>	<b>\$1,199</b>	<b>\$1,239</b>	<b>\$829</b>	<b>\$907</b>	<b>\$829</b>
USAA Casualty Insurance Company	\$921	\$872	\$872	\$1,190	\$1,271	\$1,312	\$872	\$957	\$872
Viking Insurance Company of WI	\$1,328	\$1,224	\$1,224	\$1,906	\$2,286	\$2,286	\$1,646	\$1,540	\$1,276
Western United Insurance Company	\$1,640	\$1,699	\$1,717	<b>\$2,624</b>	<b>\$3,184</b>	\$3,257	<b>\$2,074</b>	\$1,758	<b>\$2,173</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE F - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
American Family Mutual Insurance Company	\$1,315	\$1,312	\$1,330	\$2,063	\$2,463	\$2,476	\$1,330	\$1,412	\$1,315
GEICO Casualty	\$1,052	\$1,074	\$1,074	\$1,467	\$1,735	\$1,843	\$1,074	\$1,213	\$1,074
Infinity Auto Insurance Company	\$765	\$770	\$839	\$1,143	\$1,301	\$1,468	\$1,123	\$894	\$960
Mid-Century Insurance Company	<b>\$614</b>	<b>\$561</b>	<b>\$561</b>	\$1,097	\$1,434	\$1,430	\$962	<b>\$804</b>	\$1,060
Nevada General Insurance Company	\$1,400	\$1,302	\$1,302	\$1,426	\$1,512	\$1,712	\$1,388	\$1,264	\$1,264
Primero Insurance Company	\$1,398	\$1,362	\$1,362	\$1,806	\$1,830	\$1,806	\$1,638	\$1,638	\$1,362
Progressive Direct Ins Co	\$1,064	\$1,037	\$1,068	\$1,335	\$1,533	\$1,678	\$1,360	\$1,257	\$1,236
Progressive Northern Ins Co	\$1,195	\$1,165	\$1,211	\$1,510	\$1,746	\$1,925	\$1,550	\$1,432	\$1,365
United Services Automobile Association	\$847	\$821	\$821	<b>\$1,063</b>	<b>\$1,142</b>	<b>\$1,182</b>	<b>\$821</b>	\$895	<b>\$821</b>
USAA Casualty Insurance Company	\$896	\$863	\$863	\$1,131	\$1,217	\$1,258	\$863	\$946	\$863
Viking Insurance Company of WI	\$1,156	\$1,094	\$1,094	\$1,541	\$1,839	\$1,839	\$1,408	\$1,330	\$1,127
Western United Insurance Company	<b>\$1,586</b>	<b>\$1,665</b>	<b>\$1,683</b>	<b>\$2,467</b>	<b>\$2,991</b>	<b>\$3,051</b>	<b>\$1,970</b>	<b>\$1,711</b>	<b>\$2,109</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE F - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
American Family Mutual Insurance Company	\$1,543	\$1,530	\$1,552	<b>\$2,529</b>	\$2,993	\$3,010	\$1,552	\$1,667	\$1,543
GEICO Casualty	\$1,608	<b>\$1,616</b>	<b>\$1,616</b>	\$2,375	\$2,842	<b>\$3,120</b>	\$1,616	<b>\$1,788</b>	\$1,616
Infinity Auto Insurance Company	\$1,106	\$1,097	\$1,232	\$1,844	\$2,118	\$2,420	\$1,722	\$1,264	\$1,419
Mid-Century Insurance Company	<b>\$877</b>	<b>\$746</b>	<b>\$746</b>	\$1,618	\$2,153	\$2,149	\$1,372	\$1,128	\$1,482
Nevada General Insurance Company	<b>\$1,734</b>	\$1,582	\$1,582	\$1,858	\$1,971	\$2,202	\$1,756	\$1,555	\$1,555
Progressive Direct Ins Co	\$1,182	\$1,132	\$1,183	\$1,614	\$1,896	\$2,092	\$1,609	\$1,409	\$1,358
Progressive Northern Ins Co	\$1,257	\$1,208	\$1,267	\$1,728	\$2,040	\$2,261	\$1,732	\$1,518	\$1,418
United Services Automobile Association	\$994	\$944	\$944	<b>\$1,283</b>	<b>\$1,374</b>	<b>\$1,418</b>	<b>\$944</b>	<b>\$1,033</b>	<b>\$944</b>
USAA Casualty Insurance Company	\$1,044	\$990	\$990	\$1,357	\$1,452	\$1,499	\$990	\$1,088	\$990
Viking Insurance Company of WI	\$1,439	\$1,338	\$1,338	\$2,021	\$2,425	\$2,425	\$1,777	\$1,666	\$1,392
Western United Insurance Company	\$1,528	\$1,566	\$1,569	\$2,496	<b>\$3,063</b>	\$3,113	<b>\$1,927</b>	\$1,623	<b>\$2,009</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE G - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$778	\$751	\$693	\$899	\$1,086	\$1,129	\$855	\$761	\$711
American Access Casualty Company	\$961	N/A	\$909	\$991	\$1,237	\$1,289	\$907	\$1,042	\$909
American Family Mutual Insurance Company	\$671	\$672	\$681	\$1,067	\$1,273	\$1,281	\$681	\$720	\$671
Country Mutual Insurance Company	\$561	\$543	\$543	\$862	\$1,200	\$1,200	\$673	\$643	\$677
GEICO Casualty	\$439	\$446	\$446	\$599	\$710	\$754	\$446	\$496	\$446
Hartford Insurance Company of The Midwest	\$430	\$435	\$413	\$642	\$700	\$743	\$421	<b>\$423</b>	\$454
Infinity Auto Insurance Company	\$647	\$650	\$712	\$988	\$1,125	\$1,274	\$960	\$754	\$813
LM General Insurance Company	\$554	\$612	\$760	\$873	\$1,021	\$1,156	\$722	\$804	\$819
Mid-Century Insurance Company	\$551	\$410	\$410	\$823	\$1,077	\$1,074	\$714	\$594	\$781
Nevada Capital Insurance Company	\$618	\$561	\$561	\$803	\$873	\$1,105	\$561	\$659	\$741
Nevada General Insurance Company	\$670	\$637	\$637	\$691	\$739	\$827	\$666	\$614	\$614
Primero Insurance Company	<b>\$1,290</b>	<b>\$1,248</b>	<b>\$1,248</b>	<b>\$1,716</b>	<b>\$1,764</b>	<b>\$1,716</b>	<b>\$1,374</b>	<b>\$1,374</b>	<b>\$1,248</b>
Progressive Direct Ins Co	\$456	\$432	\$454	\$656	\$789	\$879	\$655	\$570	\$549
Progressive Northern Ins Co	\$520	\$494	\$525	\$750	\$908	\$1,018	\$757	\$664	\$613
State Farm Fire & Casualty Company	\$806	\$733	\$733	\$1,234	\$1,427	\$1,361	\$733	\$900	\$1,025
State Farm Mutual Automobile Insurance Company	\$503	\$460	\$460	\$767	\$887	\$849	\$460	\$560	\$639
United Services Automobile Association	<b>\$412</b>	<b>\$399</b>	<b>\$399</b>	<b>\$508</b>	<b>\$544</b>	<b>\$562</b>	<b>\$399</b>	\$434	<b>\$399</b>
USAA Casualty Insurance Company	\$433	\$417	\$417	\$535	\$572	\$590	\$417	\$454	\$417
Viking Insurance Company of WI	\$697	\$654	\$654	\$956	\$1,143	\$1,143	\$855	\$804	\$676
Western United Insurance Company	\$860	\$909	\$928	\$1,322	\$1,586	\$1,635	\$1,080	\$936	\$1,154

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE G - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$847	\$886	\$829	\$1,104	\$1,369	\$1,435	\$1,060	\$896	\$847
American Access Casualty Company	\$1,069	N/A	\$1,017	\$1,110	\$1,371	\$1,435	\$1,012	\$1,161	\$1,017
American Family Mutual Insurance Company	\$816	\$812	\$824	\$1,356	\$1,600	\$1,609	\$824	\$880	\$816
Country Mutual Insurance Company	\$704	\$664	\$664	\$1,108	\$1,552	\$1,552	\$829	\$797	\$826
GEICO Casualty	\$676	\$670	\$670	\$967	\$1,166	\$1,276	\$670	\$724	\$670
Hartford Insurance Company of The Midwest	<b>\$453</b>	<b>\$461</b>	<b>\$438</b>	\$769	\$790	\$864	<b>\$450</b>	<b>\$452</b>	<b>\$471</b>
Infinity Auto Insurance Company	\$982	<b>\$975</b>	<b>\$1,098</b>	\$1,677	\$1,926	<b>\$2,208</b>	<b>\$1,548</b>	\$1,117	\$1,263
LM General Insurance Company	\$666	\$718	\$906	\$1,118	\$1,326	\$1,512	\$867	\$1,001	\$1,029
Mid-Century Insurance Company	\$706	\$590	\$590	\$1,318	\$1,761	\$1,760	\$1,105	\$900	\$1,185
Nevada Capital Insurance Company	\$714	\$651	\$651	\$1,004	\$1,106	\$1,383	\$651	\$766	\$855
Nevada General Insurance Company	\$904	\$850	\$850	\$1,005	\$1,074	\$1,177	\$924	\$832	\$832
Progressive Direct Ins Co	\$575	\$535	\$573	\$914	\$1,125	\$1,268	\$896	\$729	\$676
Progressive Northern Ins Co	\$656	\$612	\$660	\$1,059	\$1,309	\$1,475	\$1,040	\$847	\$760
State Farm Fire & Casualty Company	<b>\$1,072</b>	\$965	\$965	<b>\$1,732</b>	<b>\$2,027</b>	\$1,936	\$965	<b>\$1,199</b>	<b>\$1,320</b>
State Farm Mutual Automobile Insurance Company	\$669	\$605	\$605	\$1,077	\$1,261	\$1,208	\$605	\$746	\$822
United Services Automobile Association	\$537	\$514	\$514	<b>\$681</b>	<b>\$726</b>	<b>\$749</b>	\$514	\$558	\$514
USAA Casualty Insurance Company	\$567	\$541	\$541	\$723	\$768	\$792	\$541	\$588	\$541
Viking Insurance Company of WI	\$944	\$871	\$871	\$1,372	\$1,645	\$1,645	\$1,179	\$1,098	\$909
Western United Insurance Company	\$833	\$859	\$867	\$1,347	\$1,639	\$1,687	\$1,064	\$890	\$1,102

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE G - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$663	\$699	\$646	\$833	\$995	\$1,030	\$785	\$707	\$663
American Access Casualty Company	\$1,120	N/A	\$1,063	\$1,152	\$1,429	\$1,501	\$1,065	\$1,194	\$1,063
American Family Mutual Insurance Company	\$724	\$731	\$741	\$1,138	\$1,363	\$1,371	\$741	\$775	\$724
Country Mutual Insurance Company	\$654	\$640	\$640	\$996	\$1,386	\$1,386	\$788	\$750	\$793
GEICO Casualty	<b>\$398</b>	\$404	\$404	<b>\$552</b>	\$652	\$696	\$404	\$451	<b>\$404</b>
Hartford Insurance Company of The Midwest	\$399	\$417	<b>\$391</b>	\$557	\$639	\$661	<b>\$399</b>	<b>\$400</b>	\$434
Infinity Auto Insurance Company	\$678	\$673	\$744	\$1,035	\$1,180	\$1,335	\$1,002	\$787	\$856
LM General Insurance Company	\$560	\$612	\$763	\$893	\$1,047	\$1,187	\$726	\$814	\$841
Mid-Century Insurance Company	\$418	<b>\$393</b>	\$393	\$740	\$963	\$960	\$658	\$550	\$731
Nevada Capital Insurance Company	\$591	\$536	\$536	\$777	\$848	\$1,071	\$536	\$631	\$710
Nevada General Insurance Company	\$798	\$755	\$755	\$816	\$872	\$979	\$790	\$728	\$728
Primero Insurance Company	<b>\$1,176</b>	<b>\$1,134</b>	<b>\$1,134</b>	<b>\$1,602</b>	<b>\$1,650</b>	<b>\$1,602</b>	<b>\$1,260</b>	<b>\$1,260</b>	<b>\$1,134</b>
Progressive Direct Ins Co	\$535	\$510	\$534	\$753	\$905	\$1,011	\$759	\$671	\$650
Progressive Northern Ins Co	\$619	\$591	\$626	\$874	\$1,054	\$1,184	\$890	\$789	\$734
State Farm Fire & Casualty Company	\$801	\$728	\$728	\$1,219	\$1,404	\$1,337	\$728	\$892	\$1,024
State Farm Mutual Automobile Insurance Company	\$499	\$458	\$458	\$758	\$873	\$834	\$458	\$555	\$639
United Services Automobile Association	\$476	\$460	\$460	\$587	<b>\$630</b>	<b>\$650</b>	\$460	\$501	\$460
USAA Casualty Insurance Company	\$496	\$481	\$481	\$619	\$662	\$684	\$481	\$524	\$481
Viking Insurance Company of WI	\$787	\$744	\$744	\$1,057	\$1,262	\$1,262	\$962	\$907	\$767
Western United Insurance Company	\$777	\$812	\$822	\$1,216	\$1,476	\$1,511	\$971	\$836	\$1,033

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE G - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$775	\$810	\$758	\$998	\$1,221	\$1,275	\$950	\$818	\$775
American Access Casualty Company	<b>\$1,228</b>	N/A	<b>\$1,173</b>	\$1,274	\$1,562	\$1,649	\$1,171	<b>\$1,311</b>	\$1,173
American Family Mutual Insurance Company	\$867	\$870	\$882	\$1,427	\$1,689	\$1,699	\$882	\$934	\$867
Country Mutual Insurance Company	\$803	\$766	\$766	\$1,251	\$1,751	\$1,751	\$951	\$911	\$950
GEICO Casualty	\$625	\$617	\$617	\$904	\$1,087	\$1,193	\$617	\$670	\$617
Hartford Insurance Company of The Midwest	<b>\$391</b>	<b>\$403</b>	<b>\$383</b>	<b>\$580</b>	<b>\$656</b>	<b>\$693</b>	<b>\$389</b>	<b>\$391</b>	<b>\$416</b>
Infinity Auto Insurance Company	\$1,013	<b>\$996</b>	\$1,132	<b>\$1,728</b>	<b>\$1,986</b>	<b>\$2,278</b>	<b>\$1,594</b>	\$1,150	<b>\$1,310</b>
LM General Insurance Company	\$686	\$730	\$924	\$1,164	\$1,383	\$1,580	\$886	\$1,031	\$1,075
Mid-Century Insurance Company	\$604	\$529	\$529	\$1,105	\$1,464	\$1,462	\$948	\$781	\$1,034
Nevada Capital Insurance Company	\$687	\$626	\$626	\$978	\$1,081	\$1,349	\$626	\$738	\$824
Nevada General Insurance Company	\$1,054	\$986	\$986	\$1,159	\$1,237	\$1,362	\$1,073	\$965	\$965
Progressive Direct Ins Co	\$659	\$615	\$657	\$1,026	\$1,261	\$1,420	\$1,013	\$835	\$781
Progressive Northern Ins Co	\$761	\$709	\$764	\$1,196	\$1,472	\$1,661	\$1,183	\$978	\$885
State Farm Fire & Casualty Company	\$1,035	\$931	\$931	\$1,660	\$1,929	\$1,837	\$931	\$1,157	\$1,289
State Farm Mutual Automobile Insurance Company	\$645	\$584	\$584	\$1,032	\$1,200	\$1,146	\$584	\$720	\$803
United Services Automobile Association	\$608	\$581	\$581	\$775	\$828	\$854	\$581	\$634	\$581
USAA Casualty Insurance Company	\$640	\$609	\$609	\$819	\$874	\$903	\$609	\$666	\$609
Viking Insurance Company of WI	\$1,009	\$939	\$939	\$1,436	\$1,724	\$1,724	\$1,255	\$1,172	\$977
Western United Insurance Company	\$774	\$789	\$790	\$1,277	\$1,575	\$1,610	\$986	\$818	\$1,016

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE H - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$557	\$588	\$547	\$683	\$808	\$836	\$653	\$592	\$557
American Access Casualty Company	<b>\$1,043</b>	N/A	<b>\$1,061</b>	<b>\$1,192</b>	<b>\$1,421</b>	<b>\$1,456</b>	<b>\$1,041</b>	<b>\$1,124</b>	<b>\$1,061</b>
American Family Mutual Insurance Company	\$377	\$383	\$388	\$596	\$711	\$714	\$388	\$402	\$377
Country Mutual Insurance Company	\$396	\$385	\$385	\$608	\$848	\$848	\$474	\$452	\$476
GEICO Casualty	<b>\$229</b>	<b>\$232</b>	<b>\$232</b>	<b>\$303</b>	<b>\$354</b>	<b>\$375</b>	<b>\$232</b>	<b>\$255</b>	<b>\$232</b>
Hartford Insurance Company of The Midwest	\$338	\$344	\$327	\$497	\$533	\$564	\$335	\$336	\$357
Infinity Auto Insurance Company	\$559	\$564	\$617	\$864	\$990	\$1,117	\$839	\$649	\$702
LM General Insurance Company	\$394	\$432	\$518	\$594	\$680	\$759	\$496	\$546	\$559
Mid-Century Insurance Company	\$417	\$364	\$364	\$757	\$994	\$990	\$649	\$538	\$700
Nevada Capital Insurance Company	\$363	\$329	\$329	\$474	\$512	\$649	\$329	\$385	\$434
Nevada General Insurance Company	\$603	\$577	\$577	\$614	\$657	\$737	\$596	\$553	\$553
Primero Insurance Company	\$618	<b>\$600</b>	\$600	\$906	\$935	\$906	\$648	\$648	\$600
Progressive Direct Ins Co	\$334	\$316	\$332	\$479	\$574	\$637	\$476	\$415	\$395
Progressive Northern Ins Co	\$368	\$349	\$370	\$532	\$643	\$720	\$534	\$465	\$430
State Farm Fire & Casualty Company	\$381	\$352	\$352	\$583	\$677	\$652	\$352	\$421	\$480
State Farm Mutual Automobile Insurance Company	\$338	\$312	\$312	\$516	\$599	\$577	\$312	\$374	\$427
United Services Automobile Association	\$325	\$316	\$316	\$399	\$427	\$440	\$316	\$342	\$316
USAA Casualty Insurance Company	\$341	\$329	\$329	\$421	\$449	\$462	\$329	\$358	\$329
Viking Insurance Company of WI	\$581	\$544	\$544	\$787	\$936	\$936	\$709	\$670	\$563
Western United Insurance Company	\$540	\$569	\$578	\$831	\$997	\$1,027	\$675	\$586	\$724

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE H - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$659	\$689	\$649	\$829	\$1,006	\$1,047	\$799	\$693	\$659
American Access Casualty Company	<b>\$1,157</b>	N/A	<b>\$1,183</b>	\$1,335	\$1,577	\$1,623	\$1,160	<b>\$1,246</b>	<b>\$1,183</b>
American Family Mutual Insurance Company	\$474	\$479	\$486	\$786	\$923	\$927	\$486	\$507	\$474
Country Mutual Insurance Company	\$508	\$481	\$481	\$798	\$1,119	\$1,119	\$593	\$572	\$591
Country Preferred Insurance Company	\$497	\$478	\$478	\$780	\$1,095	\$1,095	\$588	\$563	\$584
GEICO Casualty	<b>\$344</b>	<b>\$338</b>	<b>\$338</b>	<b>\$480</b>	\$570	\$622	<b>\$338</b>	\$365	<b>\$338</b>
Hartford Insurance Company of The Midwest	\$359	\$365	\$346	\$606	\$603	\$660	\$358	<b>\$359</b>	\$370
Infinity Auto Insurance Company	\$866	<b>\$862</b>	\$970	<b>\$1,492</b>	<b>\$1,721</b>	<b>\$1,972</b>	<b>\$1,376</b>	\$982	\$1,112
LM General Insurance Company	\$464	\$498	\$609	\$746	\$869	\$981	\$587	\$669	\$689
Mid-Century Insurance Company	\$671	\$549	\$549	\$1,260	\$1,685	\$1,683	\$1,047	\$853	\$1,114
Nevada Capital Insurance Company	\$430	\$395	\$395	\$617	\$674	\$841	\$395	\$459	\$512
Nevada General Insurance Company	\$802	\$759	\$759	\$882	\$944	\$1,038	\$815	\$739	\$739
Progressive Direct Ins Co	\$413	\$387	\$411	\$659	\$812	\$912	\$641	\$520	\$481
Progressive Northern Ins Co	\$436	\$403	\$436	\$711	\$882	\$994	\$693	\$559	\$499
State Farm Fire & Casualty Company	\$532	\$482	\$482	\$860	\$1,018	\$982	\$482	\$586	\$640
State Farm Mutual Automobile Insurance Company	\$466	\$423	\$423	\$753	\$888	\$856	\$423	\$515	\$564
United Services Automobile Association	\$421	\$404	\$404	\$534	<b>\$567</b>	<b>\$584</b>	\$404	\$436	\$404
USAA Casualty Insurance Company	\$442	\$424	\$424	\$567	\$601	\$619	\$424	\$460	\$424
Viking Insurance Company of WI	\$774	\$713	\$713	\$1,111	\$1,325	\$1,325	\$960	\$899	\$744
Western United Insurance Company	\$506	\$521	\$524	\$820	\$996	\$1,025	\$643	\$537	\$669

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE H - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$544	\$573	\$534	\$657	\$766	\$789	\$624	\$575	\$544
American Access Casualty Company	<b>\$1,212</b>	N/A	<b>\$1,237</b>	<b>\$1,377</b>	<b>\$1,635</b>	<b>\$1,662</b>	<b>\$1,216</b>	<b>\$1,312</b>	<b>\$1,237</b>
American Family Mutual Insurance Company	\$408	\$419	\$424	\$638	\$764	\$768	\$424	\$435	\$408
Country Mutual Insurance Company	\$462	\$455	\$455	\$702	\$980	\$980	\$556	\$528	\$558
GEICO Casualty	<b>\$211</b>	<b>\$213</b>	<b>\$213</b>	<b>\$282</b>	<b>\$328</b>	<b>\$349</b>	<b>\$213</b>	<b>\$235</b>	<b>\$213</b>
Infinity Auto Insurance Company	\$556	\$549	\$609	\$858	\$979	\$1,108	\$824	\$643	\$703
LM General Insurance Company	\$400	\$432	\$521	\$607	\$697	\$780	\$499	\$553	\$574
Mid-Century Insurance Company	\$376	\$343	\$343	\$671	\$875	\$873	\$588	\$490	\$644
Nevada Capital Insurance Company	\$347	\$315	\$315	\$460	\$499	\$630	\$315	\$369	\$416
Nevada General Insurance Company	\$716	<b>\$682</b>	\$682	\$726	\$776	\$874	\$706	\$655	\$655
Primero Insurance Company	\$570	\$558	\$558	\$894	\$923	\$894	\$618	\$618	\$558
Progressive Direct Ins Co	\$388	\$369	\$387	\$548	\$656	\$730	\$550	\$485	\$466
Progressive Northern Ins Co	\$435	\$413	\$439	\$617	\$745	\$832	\$625	\$552	\$513
State Farm Fire & Casualty Company	\$375	\$348	\$348	\$570	\$659	\$634	\$348	\$415	\$477
State Farm Mutual Automobile Insurance Company	\$334	\$309	\$309	\$507	\$585	\$562	\$309	\$369	\$425
United Services Automobile Association	\$375	\$365	\$365	\$460	\$494	\$509	\$365	\$394	\$365
USAA Casualty Insurance Company	\$391	\$378	\$378	\$484	\$517	\$535	\$378	\$410	\$378
Viking Insurance Company of WI	\$658	\$621	\$621	\$872	\$1,036	\$1,036	\$799	\$758	\$641
Western United Insurance Company	\$492	\$512	\$516	\$772	\$937	\$958	\$612	\$528	\$653

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE H - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$662	\$690	\$652	\$809	\$957	\$991	\$777	\$692	\$662
American Access Casualty Company	<b>\$1,326</b>	N/A	<b>\$1,363</b>	<b>\$1,524</b>	<b>\$1,791</b>	\$1,829	\$1,338	<b>\$1,436</b>	<b>\$1,363</b>
American Family Mutual Insurance Company	\$505	\$514	\$521	\$827	\$976	\$980	\$521	\$539	\$505
Country Mutual Insurance Company	\$578	\$554	\$554	\$899	\$1,261	\$1,261	\$680	\$652	\$679
Country Preferred Insurance Company	\$437	\$417	\$417	\$690	\$969	\$969	\$515	\$495	\$512
GEICO Casualty	<b>\$322</b>	<b>\$316</b>	<b>\$316</b>	<b>\$453</b>	<b>\$536</b>	<b>\$588</b>	<b>\$316</b>	<b>\$341</b>	<b>\$316</b>
Infinity Auto Insurance Company	\$855	\$838	\$955	\$1,472	\$1,694	<b>\$1,943</b>	<b>\$1,349</b>	\$968	\$1,105
LM General Insurance Company	\$478	\$506	\$622	\$775	\$907	\$1,025	\$599	\$690	\$718
Mid-Century Insurance Company	\$568	\$486	\$486	\$1,046	\$1,389	\$1,385	\$888	\$731	\$960
Nevada Capital Insurance Company	\$414	\$381	\$381	\$603	\$661	\$822	\$381	\$443	\$494
Nevada General Insurance Company	\$934	<b>\$880</b>	\$880	\$1,017	\$1,087	\$1,202	\$947	\$858	\$858
Progressive Direct Ins Co	\$469	\$438	\$467	\$737	\$906	\$1,014	\$723	\$592	\$549
Progressive Northern Ins Co	\$501	\$466	\$501	\$802	\$991	\$1,115	\$786	\$642	\$577
State Farm Fire & Casualty Company	\$503	\$458	\$458	\$807	\$946	\$910	\$458	\$556	\$616
State Farm Mutual Automobile Insurance Company	\$443	\$403	\$403	\$710	\$830	\$798	\$403	\$490	\$544
United Services Automobile Association	\$475	\$455	\$455	\$605	\$645	\$665	\$455	\$494	\$455
USAA Casualty Insurance Company	\$500	\$476	\$476	\$640	\$682	\$703	\$476	\$519	\$476
Viking Insurance Company of WI	\$831	\$772	\$772	\$1,165	\$1,391	\$1,391	\$1,025	\$963	\$804
Western United Insurance Company	\$475	\$483	\$482	\$786	\$968	\$989	\$604	\$500	\$624

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE I - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$717	\$751	\$696	\$915	\$1,111	\$1,156	\$870	\$768	\$717
American Access Casualty Company	<b>\$1,125</b>	N/A	<b>\$1,163</b>	<b>\$1,300</b>	<b>\$1,547</b>	<b>\$1,578</b>	<b>\$1,141</b>	<b>\$1,231</b>	<b>\$1,163</b>
American Family Mutual Insurance Company	\$420	\$421	\$426	\$665	\$790	\$794	\$426	<b>\$449</b>	\$420
Country Mutual Insurance Company	\$550	\$528	\$528	\$847	\$1,177	\$1,177	\$657	\$631	\$663
GEICO Casualty	\$540	\$550	\$550	\$737	\$871	\$922	\$550	\$618	\$550
Hartford Insurance Company of The Midwest	\$528	\$500	\$490	\$765	\$817	\$889	\$496	\$501	\$544
Infinity Auto Insurance Company	\$620	\$607	\$678	\$938	\$1,056	\$1,204	\$903	\$722	\$790
LM General Insurance Company	\$488	\$533	\$656	\$761	\$886	\$999	\$624	\$697	\$718
Mid-Century Insurance Company	\$405	<b>\$356</b>	<b>\$356</b>	\$725	\$945	\$937	\$626	\$528	\$688
Nevada Capital Insurance Company	\$455	\$413	\$413	\$593	\$642	\$816	\$413	\$485	\$545
Nevada General Insurance Company	\$968	<b>\$922</b>	\$922	\$971	\$1,038	\$1,172	\$951	\$884	\$884
Primero Insurance Company	\$672	\$660	\$660	\$996	\$1,032	\$996	\$720	\$720	\$660
Progressive Direct Ins Co	<b>\$403</b>	\$376	\$401	\$578	\$698	\$768	\$575	\$503	\$485
Progressive Northern Ins Co	\$453	\$422	\$455	\$652	\$790	\$875	\$654	\$576	\$535
State Farm Fire & Casualty Company	\$462	\$425	\$425	\$707	\$819	\$786	\$425	\$512	\$585
State Farm Mutual Automobile Insurance Company	\$449	\$411	\$411	\$686	\$793	\$759	<b>\$411</b>	\$499	\$570
United Services Automobile Association	\$434	\$414	\$414	<b>\$552</b>	<b>\$593</b>	<b>\$613</b>	\$414	\$460	<b>\$414</b>
USAA Casualty Insurance Company	\$456	\$434	\$434	\$584	\$627	\$648	\$434	\$484	\$434
Viking Insurance Company of WI	\$639	\$595	\$595	\$869	\$1,031	\$1,031	\$778	\$738	\$618
Western United Insurance Company	\$559	\$572	\$581	\$864	\$1,044	\$1,068	\$688	\$596	\$740

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE I - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$865	\$898	\$844	\$1,138	\$1,421	\$1,491	\$1,093	\$915	\$865
American Access Casualty Company	<b>\$1,244</b>	N/A	<b>\$1,293</b>	\$1,449	\$1,718	\$1,760	\$1,267	<b>\$1,361</b>	<b>\$1,293</b>
American Family Mutual Insurance Company	\$524	\$523	\$531	\$870	\$1,020	\$1,025	\$531	\$562	<b>\$524</b>
Country Mutual Insurance Company	\$693	\$649	\$649	\$1,093	\$1,528	\$1,528	\$813	\$785	\$813
GEICO Casualty	\$793	\$789	\$789	\$1,134	\$1,357	\$1,481	\$789	\$866	\$789
Hartford Insurance Company of The Midwest	\$541	\$522	\$508	\$888	\$905	\$1,004	\$519	<b>\$523</b>	\$551
Infinity Auto Insurance Company	\$909	\$886	\$1,014	<b>\$1,538</b>	<b>\$1,756</b>	<b>\$2,023</b>	<b>\$1,416</b>	\$1,037	\$1,184
LM General Insurance Company	\$588	\$630	\$786	\$982	\$1,159	\$1,319	\$755	\$874	\$905
Mid-Century Insurance Company	\$622	\$517	\$517	\$1,155	\$1,536	\$1,529	\$968	\$798	\$1,048
Nevada Capital Insurance Company	\$532	\$488	\$488	\$757	\$831	\$1,039	<b>\$488</b>	\$571	\$635
Nevada General Insurance Company	\$1,230	<b>\$1,157</b>	\$1,157	\$1,316	\$1,407	\$1,564	\$1,240	\$1,125	\$1,125
Progressive Direct Ins Co	<b>\$490</b>	<b>\$449</b>	<b>\$484</b>	\$778	\$959	\$1,069	\$756	\$621	\$576
Progressive Northern Ins Co	\$521	\$476	\$518	\$840	\$1,043	\$1,162	\$819	\$669	\$600
State Farm Fire & Casualty Company	\$631	\$572	\$572	\$1,019	\$1,200	\$1,154	\$572	\$699	\$767
State Farm Mutual Automobile Insurance Company	\$602	\$544	\$544	\$971	\$1,139	\$1,091	\$544	\$670	\$738
United Services Automobile Association	\$557	\$525	\$525	<b>\$736</b>	<b>\$787</b>	<b>\$815</b>	\$525	\$583	\$525
USAA Casualty Insurance Company	\$589	\$554	\$554	\$782	\$836	\$864	\$554	\$615	\$554
Viking Insurance Company of WI	\$842	\$771	\$771	\$1,208	\$1,440	\$1,440	\$1,041	\$978	\$807
Western United Insurance Company	\$529	\$531	\$534	\$859	\$1,052	\$1,071	\$662	\$556	\$694

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE I - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$663	\$691	\$641	\$838	\$1,006	\$1,043	\$790	\$706	\$663
American Access Casualty Company	<b>\$1,317</b>	N/A	<b>\$1,361</b>	<b>\$1,508</b>	<b>\$1,773</b>	<b>\$1,809</b>	<b>\$1,338</b>	<b>\$1,445</b>	<b>\$1,361</b>
American Family Mutual Insurance Company	\$453	\$457	\$462	\$709	\$844	\$848	\$462	\$483	<b>\$453</b>
Country Mutual Insurance Company	\$639	\$620	\$620	\$974	\$1,354	\$1,354	\$766	\$734	\$774
GEICO Casualty	\$484	\$493	\$493	\$673	\$793	\$843	\$493	\$556	\$493
Infinity Auto Insurance Company	\$660	\$639	\$719	\$998	\$1,127	\$1,281	\$955	\$765	\$843
LM General Insurance Company	\$495	\$534	\$660	\$780	\$912	\$1,028	\$628	\$708	\$738
Mid-Century Insurance Company	<b>\$370</b>	<b>\$340</b>	<b>\$340</b>	\$653	\$846	\$839	\$576	\$489	\$644
Nevada Capital Insurance Company	\$436	\$395	\$395	<b>\$575</b>	<b>\$624</b>	\$791	<b>\$395</b>	<b>\$464</b>	\$523
Nevada General Insurance Company	\$1,158	<b>\$1,098</b>	\$1,098	\$1,159	\$1,239	\$1,400	\$1,138	\$1,056	\$1,056
Primero Insurance Company	\$570	\$558	\$558	\$894	\$924	\$894	\$618	\$618	\$558
Progressive Direct Ins Co	\$473	\$441	\$470	\$665	\$800	\$884	\$666	\$590	\$574
Progressive Northern Ins Co	\$540	\$505	\$542	\$759	\$916	\$1,017	\$768	\$686	\$640
State Farm Fire & Casualty Company	\$458	\$422	\$422	\$695	\$802	\$769	\$422	\$507	\$583
State Farm Mutual Automobile Insurance Company	\$445	\$408	\$408	\$677	\$780	\$745	\$408	\$495	\$569
United Services Automobile Association	\$502	\$479	\$479	\$639	\$686	<b>\$711</b>	\$479	\$533	\$479
USAA Casualty Insurance Company	\$526	\$501	\$501	\$676	\$724	\$750	\$501	\$558	\$501
Viking Insurance Company of WI	\$726	\$681	\$681	\$965	\$1,144	\$1,144	\$880	\$837	\$705
Western United Insurance Company	\$525	\$529	\$531	\$829	\$1,012	\$1,025	\$641	\$550	\$686

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE I - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$784	\$811	\$762	\$1,018	\$1,253	\$1,311	\$970	\$826	\$784
American Access Casualty Company	\$1,436	N/A	<b>\$1,493</b>	<b>\$1,662</b>	<b>\$1,944</b>	\$1,993	\$1,465	<b>\$1,578</b>	<b>\$1,493</b>
American Family Mutual Insurance Company	\$557	\$559	\$566	\$914	\$1,074	\$1,080	\$566	\$596	<b>\$557</b>
Country Mutual Insurance Company	\$788	\$746	\$746	\$1,230	\$1,718	\$1,718	\$929	\$894	\$931
GEICO Casualty	\$729	\$723	\$723	\$1,057	\$1,262	\$1,383	\$723	\$797	\$723
Infinity Auto Insurance Company	\$957	\$923	\$1,063	\$1,617	\$1,848	<b>\$2,128</b>	<b>\$1,483</b>	\$1,087	\$1,250
LM General Insurance Company	\$607	\$640	\$805	\$1,024	\$1,213	\$1,381	\$773	\$903	\$948
Mid-Century Insurance Company	\$538	<b>\$466</b>	<b>\$466</b>	\$978	\$1,291	\$1,282	\$838	\$700	\$924
Nevada Capital Insurance Company	<b>\$513</b>	\$470	\$470	<b>\$739</b>	<b>\$813</b>	\$1,014	<b>\$470</b>	\$550	\$613
Nevada General Insurance Company	<b>\$1,453</b>	<b>\$1,359</b>	\$1,359	\$1,544	\$1,649	\$1,838	\$1,463	\$1,324	\$1,324
Progressive Direct Ins Co	\$558	\$514	\$553	\$871	\$1,070	\$1,192	\$852	\$710	\$660
Progressive Northern Ins Co	\$600	\$549	\$597	\$948	\$1,170	\$1,307	\$929	\$769	\$696
State Farm Fire & Casualty Company	\$603	\$547	\$547	\$965	\$1,128	\$1,081	\$547	\$669	\$743
State Farm Mutual Automobile Insurance Company	\$579	\$524	\$524	\$927	\$1,080	\$1,032	\$524	\$645	\$719
United Services Automobile Association	\$634	\$597	\$597	\$840	\$900	<b>\$932</b>	\$597	\$665	\$597
USAA Casualty Insurance Company	\$669	\$628	\$628	\$891	\$956	\$989	\$628	\$701	\$628
Viking Insurance Company of WI	\$908	\$839	\$839	\$1,274	\$1,521	\$1,521	\$1,118	\$1,054	\$876
Western United Insurance Company	<b>\$513</b>	\$507	\$505	\$851	\$1,055	\$1,066	\$640	<b>\$531</b>	\$665

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE J - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$536	<b>\$997</b>	<b>\$877</b>	\$1,121	<b>\$1,366</b>	<b>\$1,430</b>	<b>\$1,085</b>	<b>\$1,000</b>	<b>\$888</b>
American Access Casualty Company	\$752	N/A	\$863	\$858	\$1,082	\$1,170	\$842	\$853	\$862
American Family Mutual Insurance Company	\$637	\$639	\$647	\$1,012	\$1,205	\$1,211	\$647	\$681	\$637
GEICO Casualty	<b>\$281</b>	\$284	\$284	<b>\$359</b>	\$419	\$438	<b>\$284</b>	<b>\$309</b>	<b>\$284</b>
Infinity Auto Insurance Company	\$403	\$408	\$442	\$603	\$690	\$777	\$595	\$471	\$504
LM General Insurance Company	\$534	\$587	\$706	\$777	\$880	\$974	\$667	\$723	\$733
Mid-Century Insurance Company	\$282	<b>\$263</b>	<b>\$263</b>	\$502	\$654	\$654	\$443	\$369	\$487
Nevada Capital Insurance Company	\$393	\$356	\$356	\$510	\$553	\$699	\$356	\$417	\$470
Nevada General Insurance Company	\$654	\$619	\$619	\$658	\$705	\$795	\$644	\$595	\$595
Primero Insurance Company	\$684	\$666	\$666	\$1,044	\$1,080	\$1,044	\$726	\$726	\$666
Progressive Direct Ins Co	\$358	\$345	\$359	\$510	\$618	\$689	\$513	\$445	\$425
Progressive Northern Ins Co	\$395	\$382	\$401	\$570	\$690	\$779	\$578	\$504	\$461
State Farm Fire & Casualty Company	\$534	\$492	\$492	\$815	\$946	\$910	\$492	\$592	\$675
United Services Automobile Association	\$318	\$311	\$311	\$385	<b>\$412</b>	<b>\$425</b>	\$311	\$334	\$311
USAA Casualty Insurance Company	\$336	\$327	\$327	\$408	\$436	\$450	\$327	\$352	\$327
Viking Insurance Company of WI	<b>\$833</b>	\$785	\$785	<b>\$1,127</b>	\$1,345	\$1,345	\$1,019	\$960	\$811
Western United Insurance Company	\$500	\$538	\$546	\$766	\$918	\$948	\$630	\$547	\$674

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE J - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$642	\$679	\$631	\$840	\$1,044	\$1,095	\$805	\$683	\$642
American Access Casualty Company	\$862	N/A	\$986	\$1,103	\$1,237	\$1,335	\$964	\$976	\$986
American Family Mutual Insurance Company	\$788	\$787	\$798	\$1,307	\$1,536	\$1,544	\$798	\$844	\$788
GEICO Casualty	\$402	\$396	\$396	\$542	\$646	\$697	\$396	\$423	\$396
Infinity Auto Insurance Company	\$587	\$588	\$656	\$985	\$1,134	\$1,296	\$921	\$673	\$751
LM General Insurance Company	\$611	\$661	\$793	\$946	\$1,089	\$1,218	\$767	\$858	\$877
Mid-Century Insurance Company	<b>\$393</b>	<b>\$341</b>	<b>\$341</b>	\$727	\$966	\$967	\$618	\$503	\$664
Nevada Capital Insurance Company	\$459	\$420	\$420	\$647	\$709	\$888	\$420	\$491	\$546
Nevada General Insurance Company	\$837	\$784	\$784	\$901	\$962	\$1,068	\$847	\$764	\$764
Progressive Direct Ins Co	\$468	\$439	\$469	\$739	\$909	\$1,027	\$726	\$592	\$544
Progressive Northern Ins Co	\$529	\$499	\$533	\$850	\$1,050	\$1,191	\$837	\$679	\$608
State Farm Fire & Casualty Company	\$735	\$666	\$666	\$1,185	\$1,399	\$1,348	\$666	\$813	\$890
United Services Automobile Association	\$402	\$387	\$387	<b>\$502</b>	<b>\$534</b>	<b>\$550</b>	<b>\$387</b>	<b>\$417</b>	<b>\$387</b>
USAA Casualty Insurance Company	\$423	\$405	\$405	\$530	\$564	\$581	\$405	\$439	\$405
Viking Insurance Company of WI	<b>\$1,100</b>	<b>\$1,018</b>	<b>\$1,018</b>	<b>\$1,577</b>	<b>\$1,890</b>	<b>\$1,890</b>	<b>\$1,368</b>	<b>\$1,277</b>	<b>\$1,061</b>
Western United Insurance Company	\$603	\$632	\$636	\$977	\$1,188	\$1,228	\$777	\$649	\$800

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE J - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$505	\$896	\$790	\$1,006	\$1,218	\$1,271	\$967	\$896	\$800
American Access Casualty Company	\$858	N/A	<b>\$980</b>	\$1,109	\$1,224	\$1,324	\$959	\$957	<b>\$980</b>
American Family Mutual Insurance Company	\$686	\$694	\$703	\$1,079	\$1,288	\$1,295	\$703	\$732	\$686
GEICO Casualty	<b>\$259</b>	\$261	\$261	<b>\$332</b>	<b>\$386</b>	<b>\$406</b>	<b>\$261</b>	<b>\$284</b>	<b>\$261</b>
Infinity Auto Insurance Company	\$421	\$422	\$461	\$631	\$721	\$814	\$620	\$491	\$529
LM General Insurance Company	\$537	\$586	\$694	\$790	\$895	\$994	\$667	\$728	\$747
Mid-Century Insurance Company	\$266	<b>\$259</b>	<b>\$259</b>	\$467	\$605	\$606	\$421	\$351	\$469
Nevada Capital Insurance Company	\$376	\$342	\$342	\$494	\$537	\$679	\$342	\$399	\$450
Nevada General Insurance Company	\$782	\$739	\$739	\$787	\$841	\$950	\$771	\$711	\$711
Primero Insurance Company	\$582	\$564	\$564	\$942	\$978	\$942	\$624	\$624	\$564
Progressive Direct Ins Co	\$408	\$394	\$409	\$577	\$692	\$776	\$581	\$509	\$490
Progressive Northern Ins Co	\$458	\$445	\$466	\$649	\$785	\$885	\$662	\$585	\$539
State Farm Fire & Casualty Company	\$528	\$488	\$488	\$799	\$923	\$887	\$488	\$584	\$672
United Services Automobile Association	\$368	\$360	\$360	\$446	\$477	\$492	\$360	\$386	\$360
USAA Casualty Insurance Company	\$387	\$378	\$378	\$472	\$506	\$521	\$378	\$407	\$378
Viking Insurance Company of WI	<b>\$949</b>	<b>\$902</b>	\$902	<b>\$1,256</b>	<b>\$1,498</b>	<b>\$1,498</b>	<b>\$1,156</b>	<b>\$1,092</b>	\$928
Western United Insurance Company	\$448	\$477	\$482	\$698	\$844	\$866	\$563	\$486	\$599

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE J - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$592	\$981	\$875	\$1,136	\$1,399	\$1,470	\$1,097	\$981	\$886
American Access Casualty Company	\$971	N/A	\$1,107	\$1,243	\$1,383	\$1,492	\$1,081	\$1,081	\$1,107
American Family Mutual Insurance Company	\$836	\$841	\$853	\$1,373	\$1,619	\$1,627	\$853	\$894	\$836
GEICO Casualty	\$375	\$367	\$367	<b>\$509</b>	<b>\$604</b>	\$654	<b>\$367</b>	<b>\$394</b>	<b>\$367</b>
Infinity Auto Insurance Company	\$608	\$600	\$676	\$1,018	\$1,172	\$1,339	\$949	\$694	\$782
LM General Insurance Company	\$624	\$667	\$805	\$976	\$1,126	\$1,264	\$777	\$877	\$907
Mid-Century Insurance Company	<b>\$347</b>	<b>\$315</b>	<b>\$315</b>	\$630	\$831	\$832	\$548	\$450	\$597
Nevada Capital Insurance Company	\$442	\$406	\$406	\$631	\$693	\$868	\$406	\$473	\$526
Nevada General Insurance Company	\$989	\$922	\$922	\$1,059	\$1,128	\$1,257	\$998	\$900	\$900
Progressive Direct Ins Co	\$527	\$495	\$527	\$815	\$1,003	\$1,136	\$809	\$665	\$619
Progressive Northern Ins Co	\$600	\$567	\$604	\$944	\$1,162	\$1,321	\$937	\$770	\$694
State Farm Fire & Casualty Company	\$699	\$636	\$636	\$1,117	\$1,308	\$1,256	\$636	\$774	\$859
United Services Automobile Association	\$455	\$437	\$437	\$570	\$610	<b>\$628</b>	\$437	\$473	\$437
USAA Casualty Insurance Company	\$478	\$460	\$460	\$603	\$643	\$663	\$460	\$498	\$460
Viking Insurance Company of WI	<b>\$1,192</b>	<b>\$1,113</b>	<b>\$1,113</b>	<b>\$1,670</b>	<b>\$2,003</b>	<b>\$2,003</b>	<b>\$1,475</b>	<b>\$1,381</b>	<b>\$1,156</b>
Western United Insurance Company	\$556	\$577	\$577	\$917	\$1,130	\$1,161	\$716	\$592	\$734

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE K - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$630	\$672	\$619	\$784	\$937	\$971	\$747	\$674	\$630
American Access Casualty Company	\$752	N/A	\$863	\$858	\$1,082	\$1,170	\$842	\$853	\$862
American Family Mutual Insurance Company	\$971	<b>\$981</b>	<b>\$994</b>	<b>\$1,536</b>	<b>\$1,841</b>	<b>\$1,851</b>	\$994	\$1,041	\$971
GEICO Casualty	\$572	\$578	\$578	\$760	\$903	\$954	\$578	\$635	\$578
Infinity Auto Insurance Company	\$686	\$699	\$758	\$1,051	\$1,204	\$1,358	\$1,029	\$801	\$857
LM General Insurance Company	\$648	\$715	\$867	\$981	\$1,130	\$1,267	\$828	\$908	\$924
Mid-Century Insurance Company	\$429	<b>\$392</b>	<b>\$392</b>	\$771	\$1,008	\$1,008	\$674	\$557	\$732
Nevada Capital Insurance Company	\$478	\$434	\$434	\$623	\$676	\$856	\$434	\$509	\$573
Nevada General Insurance Company	\$869	\$827	\$827	\$876	\$937	\$1,057	\$856	\$794	\$794
Primero Insurance Company	\$684	\$666	\$666	\$1,044	\$1,080	\$1,044	\$726	\$726	\$666
Progressive Direct Ins Co	\$522	\$499	\$521	\$729	\$871	\$970	\$730	\$639	\$612
Progressive Northern Ins Co	\$544	\$525	\$551	\$782	\$946	\$1,069	\$793	\$690	\$635
State Farm Fire & Casualty Company	\$775	\$716	\$716	\$1,177	\$1,361	\$1,307	\$716	\$861	\$987
United Services Automobile Association	<b>\$400</b>	\$393	\$393	<b>\$487</b>	<b>\$520</b>	<b>\$537</b>	<b>\$393</b>	<b>\$422</b>	<b>\$393</b>
USAA Casualty Insurance Company	\$433	\$422	\$422	\$531	\$568	\$586	\$422	\$456	\$422
Viking Insurance Company of WI	<b>\$1,040</b>	\$981	\$981	\$1,408	\$1,680	\$1,680	<b>\$1,273</b>	<b>\$1,199</b>	\$1,012
Western United Insurance Company	\$846	\$916	\$932	\$1,308	\$1,567	\$1,620	\$1,076	\$934	<b>\$1,144</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE K - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$767	\$809	\$756	\$988	\$1,218	\$1,274	\$951	\$811	\$767
American Access Casualty Company	\$862	N/A	\$986	\$1,103	\$1,237	\$1,335	\$964	\$976	\$986
American Family Mutual Insurance Company	\$1,159	\$1,163	\$1,180	\$1,916	\$2,270	\$2,284	\$1,180	\$1,250	\$1,159
GEICO Casualty	\$921	\$903	\$903	\$1,297	\$1,568	\$1,712	\$903	\$969	\$903
Infinity Auto Insurance Company	\$1,067	\$1,068	\$1,193	\$1,828	\$2,108	<b>\$2,408</b>	\$1,692	\$1,212	\$1,362
LM General Insurance Company	\$759	\$821	\$1,010	\$1,223	\$1,431	\$1,619	\$972	\$1,103	\$1,131
Mid-Century Insurance Company	\$621	\$525	\$525	\$1,160	\$1,547	\$1,551	\$975	\$789	\$1,037
Nevada Capital Insurance Company	\$558	\$511	\$511	\$792	\$870	\$1,087	\$511	\$598	\$666
Nevada General Insurance Company	\$1,118	\$1,052	\$1,052	\$1,206	\$1,290	\$1,430	\$1,131	\$1,025	\$1,025
Progressive Direct Ins Co	\$672	\$635	\$671	\$1,041	\$1,267	\$1,434	\$1,025	\$840	\$779
Progressive Northern Ins Co	\$728	\$687	\$733	\$1,168	\$1,441	\$1,639	\$1,153	\$936	\$839
State Farm Fire & Casualty Company	\$1,027	\$936	\$936	\$1,647	\$1,929	\$1,853	\$936	\$1,143	\$1,265
United Services Automobile Association	<b>\$506</b>	<b>\$487</b>	<b>\$487</b>	<b>\$635</b>	<b>\$677</b>	<b>\$696</b>	<b>\$487</b>	<b>\$525</b>	<b>\$487</b>
USAA Casualty Insurance Company	\$550	\$531	\$531	\$698	\$742	\$766	\$531	\$571	\$531
Viking Insurance Company of WI	<b>\$1,390</b>	<b>\$1,288</b>	<b>\$1,288</b>	<b>\$1,998</b>	<b>\$2,392</b>	\$2,392	<b>\$1,732</b>	<b>\$1,616</b>	\$1,342
Western United Insurance Company	\$1,037	\$1,092	\$1,098	\$1,695	\$2,070	\$2,142	\$1,349	\$1,117	<b>\$1,379</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE K - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$693	\$741	\$679	\$823	\$940	\$955	\$771	\$742	\$693
American Access Casualty Company	\$858	N/A	\$980	\$1,109	\$1,224	\$1,324	\$959	\$957	\$980
American Family Mutual Insurance Company	\$1,052	\$1,074	\$1,087	<b>\$1,646</b>	<b>\$1,981</b>	<b>\$1,991</b>	\$1,087	\$1,126	\$1,052
GEICO Casualty	\$520	\$524	\$524	\$700	\$830	\$879	\$524	\$578	\$524
Infinity Auto Insurance Company	\$713	\$717	\$785	\$1,090	\$1,249	\$1,408	\$1,061	\$829	\$895
LM General Insurance Company	\$654	\$713	\$870	\$1,001	\$1,156	\$1,297	\$830	\$918	\$945
Mid-Century Insurance Company	<b>\$399</b>	<b>\$381</b>	<b>\$381</b>	\$705	\$917	\$919	\$630	\$523	\$694
Nevada Capital Insurance Company	\$458	\$415	\$415	\$604	\$657	\$830	<b>\$415</b>	<b>\$487</b>	\$550
Nevada General Insurance Company	\$1,038	\$985	\$985	\$1,044	\$1,116	\$1,259	\$1,022	\$947	\$947
Primero Insurance Company	\$582	\$564	\$564	\$942	\$978	\$942	\$624	\$624	\$564
Progressive Direct Ins Co	\$592	\$569	\$592	\$820	\$976	\$1,089	\$826	\$728	\$702
Progressive Northern Ins Co	\$631	\$610	\$641	\$892	\$1,076	\$1,217	\$911	\$801	\$741
State Farm Fire & Casualty Company	\$771	\$714	\$714	\$1,164	\$1,340	\$1,286	\$714	\$855	\$988
United Services Automobile Association	\$466	\$457	\$457	<b>\$566</b>	<b>\$607</b>	<b>\$626</b>	\$457	\$490	<b>\$457</b>
USAA Casualty Insurance Company	\$502	\$492	\$492	\$616	\$661	\$682	\$492	\$529	\$492
Viking Insurance Company of WI	<b>\$1,182</b>	<b>\$1,124</b>	<b>\$1,124</b>	\$1,566	\$1,866	\$1,866	<b>\$1,441</b>	<b>\$1,361</b>	<b>\$1,156</b>
Western United Insurance Company	\$759	\$817	\$825	\$1,193	\$1,446	\$1,486	\$963	\$830	\$1,019

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE K - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$829	\$877	\$815	\$971	\$1,102	\$1,117	\$919	\$878	\$829
American Access Casualty Company	\$971	N/A	\$1,107	\$1,243	\$1,383	\$1,492	\$1,081	\$1,081	\$1,107
American Family Mutual Insurance Company	\$1,239	\$1,253	\$1,270	\$2,025	\$2,408	\$2,422	\$1,270	\$1,333	\$1,239
GEICO Casualty	\$855	\$836	\$836	\$1,217	\$1,466	\$1,606	\$836	\$901	\$836
Infinity Auto Insurance Company	\$1,087	\$1,079	\$1,216	\$1,857	\$2,142	\$2,448	\$1,717	\$1,234	\$1,396
LM General Insurance Company	\$778	\$830	\$1,029	\$1,268	\$1,488	\$1,685	\$989	\$1,133	\$1,176
Mid-Century Insurance Company	\$538	<b>\$477</b>	<b>\$477</b>	\$986	\$1,307	\$1,310	\$848	\$693	\$915
Nevada Capital Insurance Company	<b>\$538</b>	\$492	\$492	\$773	\$851	\$1,061	<b>\$492</b>	<b>\$576</b>	\$643
Nevada General Insurance Company	\$1,317	\$1,234	\$1,234	\$1,410	\$1,506	\$1,675	\$1,330	\$1,203	\$1,203
Progressive Direct Ins Co	\$753	\$711	\$751	\$1,147	\$1,396	\$1,579	\$1,135	\$940	\$878
Progressive Northern Ins Co	\$826	\$783	\$834	\$1,301	\$1,598	\$1,817	\$1,290	\$1,061	\$957
State Farm Fire & Casualty Company	\$991	\$905	\$905	\$1,578	\$1,835	\$1,758	\$905	\$1,104	\$1,236
United Services Automobile Association	\$575	\$555	\$555	<b>\$725</b>	<b>\$774</b>	<b>\$800</b>	\$555	\$599	<b>\$555</b>
USAA Casualty Insurance Company	\$627	\$603	\$603	\$796	\$849	\$876	\$603	\$653	\$603
Viking Insurance Company of WI	<b>\$1,498</b>	<b>\$1,400</b>	<b>\$1,400</b>	<b>\$2,105</b>	<b>\$2,524</b>	<b>\$2,524</b>	<b>\$1,858</b>	<b>\$1,738</b>	<b>\$1,455</b>
Western United Insurance Company	\$956	\$999	\$1,000	\$1,595	\$1,968	\$2,028	\$1,246	\$1,023	\$1,264

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE L - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,066	\$1,140	\$1,053	\$1,311	\$1,556	\$1,610	\$1,252	\$1,135	\$1,066
American Access Casualty Company	\$752	N/A	\$863	\$858	\$1,082	\$1,170	\$842	\$853	\$862
American Family Mutual Insurance Company	\$1,493	\$1,540	\$1,559	\$2,321	\$2,808	\$2,824	\$1,559	\$1,600	\$1,493
GEICO Casualty	\$630	\$637	\$637	\$842	\$1,003	\$1,060	\$637	\$701	<b>\$637</b>
Infinity Auto Insurance Company	\$931	\$952	\$1,029	\$1,420	\$1,628	\$1,835	\$1,393	\$1,089	\$1,164
LM General Insurance Company	\$1,012	\$1,121	\$1,420	\$1,635	\$1,933	\$2,203	\$1,345	\$1,504	\$1,535
Mid-Century Insurance Company	\$704	\$647	\$647	\$1,271	\$1,676	\$1,681	\$1,113	\$912	\$1,211
Nevada Capital Insurance Company	<b>\$590</b>	<b>\$537</b>	<b>\$537</b>	<b>\$774</b>	<b>\$840</b>	\$1,064	<b>\$537</b>	<b>\$631</b>	\$709
Nevada General Insurance Company	\$1,131	\$1,081	\$1,081	\$1,138	\$1,218	\$1,372	\$1,113	\$1,036	\$1,036
Primero Insurance Company	\$684	\$666	\$666	\$1,044	\$1,080	<b>\$1,044</b>	\$726	\$726	\$666
Progressive Direct Ins Co	\$1,067	\$1,039	\$1,069	\$1,425	\$1,668	\$1,850	\$1,432	\$1,269	\$1,218
Progressive Northern Ins Co	\$897	\$873	\$913	\$1,304	\$1,583	\$1,799	\$1,325	\$1,144	\$1,047
State Farm Fire & Casualty Company	<b>\$1,626</b>	\$1,506	\$1,506	<b>\$2,458</b>	\$2,828	\$2,711	\$1,506	<b>\$1,811</b>	\$2,090
United Services Automobile Association	\$968	\$957	\$957	\$1,178	\$1,263	\$1,306	\$957	\$1,022	\$957
USAA Casualty Insurance Company	\$1,151	\$1,130	\$1,130	\$1,410	\$1,513	\$1,567	\$1,130	\$1,217	\$1,130
Viking Insurance Company of WI	\$1,445	\$1,372	\$1,372	\$1,951	\$2,330	\$2,330	\$1,774	\$1,665	\$1,411
Western United Insurance Company	\$1,551	<b>\$1,693</b>	<b>\$1,718</b>	\$2,410	<b>\$2,901</b>	<b>\$3,003</b>	<b>\$1,989</b>	\$1,715	<b>\$2,098</b>

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE L - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,267	\$1,341	\$1,254	\$1,621	\$1,991	\$2,079	\$1,561	\$1,336	\$1,267
American Access Casualty Company	\$862	N/A	\$986	\$1,103	\$1,237	<b>\$1,335</b>	\$964	\$976	\$986
American Family Mutual Insurance Company	\$1,718	\$1,752	\$1,776	\$2,787	\$3,336	\$3,356	\$1,776	\$1,854	\$1,718
GEICO Casualty	\$1,022	\$1,003	\$1,003	\$1,445	\$1,750	\$1,912	\$1,003	\$1,077	\$1,003
Infinity Auto Insurance Company	\$1,417	\$1,420	\$1,586	\$2,415	\$2,786	\$3,183	\$2,245	\$1,614	\$1,813
LM General Insurance Company	\$1,232	\$1,330	\$1,705	\$2,113	\$2,527	\$2,898	\$1,628	\$1,888	\$1,945
Mid-Century Insurance Company	\$1,056	\$891	\$891	\$1,989	\$2,673	\$2,685	\$1,668	\$1,340	\$1,774
Nevada Capital Insurance Company	<b>\$693</b>	<b>\$635</b>	<b>\$635</b>	<b>\$986</b>	<b>\$1,082</b>	\$1,356	<b>\$635</b>	<b>\$744</b>	<b>\$828</b>
Nevada General Insurance Company	\$1,462	\$1,382	\$1,382	\$1,580	\$1,691	\$1,869	\$1,480	\$1,344	\$1,344
Progressive Direct Ins Co	\$1,339	\$1,282	\$1,342	\$1,988	\$2,389	\$2,688	\$1,965	\$1,630	\$1,522
Progressive Northern Ins Co	\$1,225	\$1,165	\$1,240	\$1,995	\$2,469	\$2,823	\$1,972	\$1,581	\$1,411
State Farm Fire & Casualty Company	<b>\$2,059</b>	\$1,887	\$1,887	<b>\$3,280</b>	\$3,804	\$3,638	\$1,887	<b>\$2,311</b>	<b>\$2,588</b>
United Services Automobile Association	\$1,199	\$1,167	\$1,167	\$1,523	\$1,623	\$1,678	\$1,167	\$1,251	\$1,167
USAA Casualty Insurance Company	\$1,446	\$1,399	\$1,399	\$1,840	\$1,963	\$2,030	\$1,399	\$1,510	\$1,399
Viking Insurance Company of WI	\$1,943	\$1,811	\$1,811	\$2,791	\$3,343	\$3,343	\$2,428	\$2,259	\$1,882
Western United Insurance Company	\$1,940	<b>\$2,052</b>	<b>\$2,061</b>	\$3,211	<b>\$3,936</b>	<b>\$4,084</b>	<b>\$2,553</b>	\$2,091	\$2,576

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE L - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
 \$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,032	\$1,105	\$1,022	\$1,257	\$1,473	\$1,518	\$1,190	\$1,094	\$1,032
American Access Casualty Company	\$858	N/A	\$980	\$1,109	\$1,224	\$1,324	\$959	\$957	\$980
American Family Mutual Insurance Company	\$1,637	<b>\$1,708</b>	<b>\$1,729</b>	<b>\$2,516</b>	<b>\$3,059</b>	<b>\$3,076</b>	\$1,729	\$1,749	\$1,637
GEICO Casualty	\$572	\$577	\$577	\$775	\$920	\$976	\$577	\$638	\$577
Infinity Auto Insurance Company	\$972	\$977	\$1,067	\$1,477	\$1,694	\$1,908	\$1,442	\$1,129	\$1,217
LM General Insurance Company	\$1,028	\$1,121	\$1,429	\$1,677	\$1,988	\$2,267	\$1,353	\$1,527	\$1,579
Mid-Century Insurance Company	\$650	\$627	\$627	\$1,155	\$1,514	\$1,522	\$1,036	\$852	\$1,142
Nevada Capital Insurance Company	<b>\$564</b>	<b>\$514</b>	<b>\$514</b>	<b>\$749</b>	<b>\$816</b>	\$1,031	<b>\$514</b>	<b>\$604</b>	\$678
Nevada General Insurance Company	\$1,347	\$1,284	\$1,284	\$1,350	\$1,445	\$1,632	\$1,325	\$1,232	\$1,232
Primero Insurance Company	\$582	\$564	\$564	\$942	\$978	<b>\$942</b>	\$624	\$624	<b>\$564</b>
Progressive Direct Ins Co	\$1,181	\$1,151	\$1,185	\$1,572	\$1,843	\$2,046	\$1,591	\$1,416	\$1,367
Progressive Northern Ins Co	\$1,039	\$1,014	\$1,060	\$1,484	\$1,796	\$2,042	\$1,518	\$1,326	\$1,222
State Farm Fire & Casualty Company	\$1,631	\$1,514	\$1,514	\$2,453	\$2,815	\$2,697	\$1,514	\$1,813	<b>\$2,104</b>
United Services Automobile Association	\$1,144	\$1,137	\$1,137	\$1,389	\$1,494	\$1,542	\$1,137	\$1,211	\$1,137
USAA Casualty Insurance Company	\$1,357	\$1,340	\$1,340	\$1,657	\$1,783	\$1,845	\$1,340	\$1,436	\$1,340
Viking Insurance Company of WI	<b>\$1,643</b>	\$1,573	\$1,573	\$2,172	\$2,592	\$2,592	<b>\$2,009</b>	<b>\$1,891</b>	\$1,613
Western United Insurance Company	\$1,396	\$1,516	\$1,527	\$2,204	\$2,683	\$2,761	\$1,787	\$1,533	\$1,876

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE L - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,225	\$1,299	\$1,215	\$1,534	\$1,845	\$1,919	\$1,467	\$1,288	\$1,225
American Access Casualty Company	\$971	N/A	\$1,107	\$1,243	\$1,383	\$1,492	\$1,081	\$1,081	\$1,107
American Family Mutual Insurance Company	\$1,857	\$1,915	\$1,940	\$2,978	\$3,581	\$3,602	\$1,940	\$2,000	\$1,857
GEICO Casualty	\$948	\$928	\$928	\$1,355	\$1,635	\$1,793	\$928	\$1,000	\$928
Infinity Auto Insurance Company	\$1,455	\$1,443	\$1,623	\$2,469	\$2,849	\$3,254	\$2,290	\$1,653	\$1,866
LM General Insurance Company	\$1,273	\$1,353	\$1,745	\$2,205	\$2,643	\$3,032	\$1,666	\$1,950	\$2,035
Mid-Century Insurance Company	\$903	\$800	\$800	\$1,667	\$2,224	\$2,235	\$1,432	\$1,160	\$1,544
Nevada Capital Insurance Company	<b>\$667</b>	<b>\$612</b>	<b>\$612</b>	<b>\$961</b>	<b>\$1,058</b>	<b>\$1,323</b>	<b>\$612</b>	<b>\$717</b>	<b>\$797</b>
Nevada General Insurance Company	\$1,715	\$1,614	\$1,614	\$1,838	\$1,964	\$2,180	\$1,731	\$1,571	\$1,571
Progressive Direct Ins Co	\$1,474	\$1,409	\$1,476	\$2,170	\$2,607	\$2,935	\$2,154	\$1,799	\$1,688
Progressive Northern Ins Co	\$1,388	\$1,324	\$1,406	\$2,214	\$2,730	\$3,123	\$2,201	\$1,788	\$1,607
State Farm Fire & Casualty Company	\$2,025	\$1,858	\$1,858	<b>\$3,205</b>	\$3,699	\$3,531	\$1,858	\$2,269	<b>\$2,565</b>
United Services Automobile Association	\$1,388	\$1,354	\$1,354	\$1,760	\$1,879	\$1,943	\$1,354	\$1,451	\$1,354
USAA Casualty Insurance Company	\$1,668	\$1,617	\$1,617	\$2,120	\$2,268	\$2,343	\$1,617	\$1,744	\$1,617
Viking Insurance Company of WI	<b>\$2,090</b>	<b>\$1,965</b>	<b>\$1,965</b>	\$2,935	\$3,523	\$3,523	<b>\$2,600</b>	<b>\$2,425</b>	\$2,037
Western United Insurance Company	\$1,794	\$1,885	\$1,879	\$3,021	<b>\$3,742</b>	<b>\$3,869</b>	\$2,362	\$1,919	\$2,372

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE M - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$300	\$325	\$295	\$382	\$460	\$478	\$359	\$324	\$300
American Access Casualty Company	<b>\$578</b>	N/A	<b>\$660</b>	<b>\$751</b>	<b>\$824</b>	<b>\$880</b>	<b>\$653</b>	<b>\$669</b>	<b>\$660</b>
American Family Mutual Insurance Company	\$283	\$286	\$290	\$452	\$538	\$541	\$290	\$302	\$283
Country Mutual Insurance Company	\$301	\$297	\$297	\$461	\$645	\$645	\$362	\$343	\$361
GEICO Casualty	<b>\$125</b>	<b>\$127</b>	<b>\$127</b>	<b>\$159</b>	<b>\$186</b>	<b>\$195</b>	<b>\$127</b>	<b>\$137</b>	<b>\$127</b>
Infinity Auto Insurance Company	\$255	\$262	\$281	\$383	\$438	\$493	\$379	\$298	\$316
LM General Insurance Company	\$236	\$262	\$323	\$366	\$425	\$480	\$308	\$340	\$343
Mid-Century Insurance Company	\$222	\$204	\$204	\$396	\$518	\$517	\$348	\$289	\$383
Nevada Capital Insurance Company	\$298	\$273	\$273	\$389	\$421	\$531	\$273	\$317	\$356
Nevada General Insurance Company	\$408	\$391	\$391	\$409	\$438	\$493	\$399	\$375	\$375
Primero Insurance Company	\$492	<b>\$480</b>	\$480	\$708	\$750	\$708	\$528	\$528	\$480
Progressive Direct Ins Co	\$185	\$176	\$184	\$272	\$331	\$369	\$273	\$233	\$222
Progressive Northern Ins Co	\$213	\$204	\$216	\$311	\$378	\$427	\$314	\$271	\$247
State Farm Fire & Casualty Company	\$290	\$268	\$268	\$442	\$514	\$496	\$268	\$320	\$364
State Farm Mutual Automobile Insurance Company	\$257	\$237	\$237	\$392	\$455	\$438	\$237	\$284	\$324
United Services Automobile Association	\$244	\$239	\$239	\$292	\$311	\$320	\$239	\$255	\$239
USAA Casualty Insurance Company	\$248	\$243	\$243	\$299	\$316	\$327	\$243	\$260	\$243
Viking Insurance Company of WI	\$498	\$475	\$475	\$664	\$793	\$793	\$609	\$573	\$487
Western United Insurance Company	\$339	\$361	\$369	\$519	\$620	\$639	\$427	\$371	\$458

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE M - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$374	\$398	\$369	\$479	\$585	\$610	\$457	\$397	\$374
American Access Casualty Company	<b>\$677</b>	N/A	<b>\$769</b>	\$867	\$953	\$1,013	\$758	<b>\$779</b>	<b>\$769</b>
American Family Mutual Insurance Company	\$366	\$368	\$373	\$611	\$715	\$718	\$373	\$390	\$366
Country Mutual Insurance Company	\$387	\$370	\$370	\$605	\$851	\$851	\$452	\$434	\$449
Country Preferred Insurance Company	\$378	\$368	\$368	\$590	\$832	\$832	\$448	\$426	\$444
GEICO Casualty	<b>\$180</b>	<b>\$177</b>	<b>\$177</b>	<b>\$242</b>	<b>\$288</b>	<b>\$311</b>	<b>\$177</b>	<b>\$188</b>	<b>\$177</b>
Infinity Auto Insurance Company	\$376	\$380	\$422	\$634	\$730	\$834	\$594	\$431	\$480
LM General Insurance Company	\$279	\$303	\$379	\$461	\$544	\$618	\$364	\$416	\$424
Mid-Century Insurance Company	\$322	\$276	\$276	\$597	\$795	\$796	\$506	\$412	\$544
Nevada Capital Insurance Company	\$354	\$326	\$326	\$503	\$550	\$688	\$326	\$378	\$419
Nevada General Insurance Company	\$529	\$504	\$504	\$574	\$616	\$678	\$536	\$489	\$489
Progressive Direct Ins Co	\$217	\$201	\$216	\$354	\$440	\$496	\$344	\$276	\$253
Progressive Northern Ins Co	\$239	\$222	\$240	\$394	\$491	\$556	\$386	\$307	\$273
State Farm Fire & Casualty Company	\$406	\$369	\$369	\$657	\$778	\$752	\$369	\$447	\$488
State Farm Mutual Automobile Insurance Company	\$356	\$323	\$323	\$574	\$678	\$654	\$323	\$392	\$429
United Services Automobile Association	\$311	\$300	\$300	\$383	\$405	\$417	\$300	\$322	\$300
USAA Casualty Insurance Company	\$316	\$304	\$304	\$389	\$412	\$424	\$304	\$326	\$304
Viking Insurance Company of WI	\$646	<b>\$604</b>	\$604	<b>\$912</b>	<b>\$1,091</b>	<b>\$1,091</b>	<b>\$801</b>	\$748	\$626
Western United Insurance Company	\$376	\$392	\$394	\$602	\$731	\$753	\$480	\$403	\$499

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE M - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$287	\$311	\$282	\$363	\$434	\$449	\$338	\$308	\$287
American Access Casualty Company	<b>\$642</b>	N/A	<b>\$719</b>	<b>\$848</b>	<b>\$924</b>	<b>\$990</b>	<b>\$739</b>	<b>\$714</b>	<b>\$719</b>
American Family Mutual Insurance Company	\$305	\$311	\$315	\$482	\$575	\$578	\$315	\$325	\$305
Country Mutual Insurance Company	\$353	\$353	\$353	\$536	\$751	\$751	\$428	\$403	\$427
GEICO Casualty	<b>\$115</b>	<b>\$116</b>	<b>\$116</b>	<b>\$147</b>	<b>\$171</b>	<b>\$180</b>	<b>\$116</b>	<b>\$126</b>	<b>\$116</b>
Infinity Auto Insurance Company	\$264	\$268	\$292	\$398	\$456	\$512	\$390	\$310	\$331
LM General Insurance Company	\$241	\$265	\$327	\$377	\$440	\$496	\$313	\$347	\$354
Mid-Century Insurance Company	\$207	\$199	\$199	\$363	\$472	\$472	\$327	\$273	\$365
Nevada Capital Insurance Company	\$285	\$262	\$262	\$378	\$409	\$517	\$262	\$304	\$340
Nevada General Insurance Company	\$484	\$464	\$464	\$483	\$517	\$584	\$474	\$445	\$445
Primero Insurance Company	\$480	\$480	\$480	\$624	\$660	\$624	\$480	\$480	\$480
Progressive Direct Ins Co	\$221	\$211	\$221	\$315	\$381	\$428	\$319	\$277	\$267
Progressive Northern Ins Co	\$252	\$244	\$255	\$362	\$439	\$497	\$367	\$324	\$297
State Farm Fire & Casualty Company	\$285	\$265	\$265	\$432	\$500	\$481	\$265	\$314	\$362
State Farm Mutual Automobile Insurance Company	\$253	\$235	\$235	\$384	\$443	\$426	\$235	\$280	\$322
United Services Automobile Association	\$279	\$274	\$274	\$335	\$357	\$368	\$274	\$292	\$274
USAA Casualty Insurance Company	\$284	\$278	\$278	\$340	\$364	\$374	\$278	\$298	\$278
Viking Insurance Company of WI	\$570	<b>\$548</b>	\$548	\$744	\$888	\$888	\$695	\$655	\$560
Western United Insurance Company	\$303	\$321	\$325	\$471	\$571	\$584	\$380	\$329	\$405

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE M - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$353	\$377	\$348	\$448	\$540	\$561	\$422	\$373	\$353
American Access Casualty Company	<b>\$741</b>	N/A	<b>\$826</b>	\$965	\$1,056	\$1,127	\$846	<b>\$820</b>	<b>\$826</b>
American Family Mutual Insurance Company	\$387	\$392	\$397	\$640	\$751	\$755	\$397	\$412	\$387
Country Mutual Insurance Company	\$442	\$429	\$429	\$685	\$963	\$963	\$522	\$497	\$518
Country Preferred Insurance Company	\$332	\$320	\$320	\$522	\$735	\$735	\$391	\$374	\$388
GEICO Casualty	<b>\$167</b>	<b>\$164</b>	<b>\$164</b>	<b>\$227</b>	<b>\$269</b>	<b>\$292</b>	<b>\$164</b>	<b>\$175</b>	<b>\$164</b>
Infinity Auto Insurance Company	\$387	\$386	\$433	\$649	\$749	\$854	\$606	\$443	\$496
LM General Insurance Company	\$290	\$311	\$390	\$484	\$571	\$650	\$375	\$432	\$445
Mid-Century Insurance Company	\$282	\$253	\$253	\$512	\$677	\$678	\$444	\$365	\$485
Nevada Capital Insurance Company	\$341	\$315	\$315	\$492	\$538	\$674	\$315	\$365	\$403
Nevada General Insurance Company	\$619	\$586	\$586	\$662	\$711	\$786	\$624	\$570	\$570
Progressive Direct Ins Co	\$250	\$235	\$250	\$401	\$496	\$560	\$392	\$321	\$293
Progressive Northern Ins Co	\$275	\$258	\$276	\$447	\$554	\$628	\$438	\$354	\$316
State Farm Fire & Casualty Company	\$383	\$349	\$349	\$614	\$721	\$695	\$349	\$423	\$468
State Farm Mutual Automobile Insurance Company	\$337	\$307	\$307	\$539	\$632	\$608	\$307	\$373	\$414
United Services Automobile Association	\$348	\$336	\$336	\$431	\$459	\$472	\$336	\$361	\$336
USAA Casualty Insurance Company	\$354	\$341	\$341	\$439	\$465	\$479	\$341	\$367	\$341
Viking Insurance Company of WI	\$703	<b>\$663</b>	\$663	<b>\$968</b>	<b>\$1,160</b>	<b>\$1,160</b>	<b>\$868</b>	\$812	\$685
Western United Insurance Company	\$344	\$357	\$357	\$565	\$696	\$712	\$441	\$368	\$457

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE N - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with an average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$403	\$436	\$396	\$517	\$627	\$652	\$486	\$435	\$403
American Access Casualty Company	\$578	N/A	\$660	\$751	\$824	\$880	\$653	\$669	\$660
American Family Mutual Insurance Company	\$428	\$436	\$442	\$679	\$815	\$819	\$442	\$458	\$428
Country Mutual Insurance Company	\$351	\$345	\$345	\$537	\$751	\$751	\$423	\$400	\$422
GEICO Casualty	<b>\$189</b>	<b>\$191</b>	<b>\$191</b>	<b>\$247</b>	<b>\$292</b>	<b>\$308</b>	<b>\$191</b>	<b>\$209</b>	<b>\$191</b>
Infinity Auto Insurance Company	\$391	\$406	\$434	\$599	\$685	\$771	\$588	\$458	\$483
LM General Insurance Company	\$302	\$335	\$423	\$482	\$569	\$647	\$401	\$446	\$451
Mid-Century Insurance Company	\$347	\$316	\$316	\$625	\$821	\$821	\$546	\$452	\$598
Nevada Capital Insurance Company	\$363	\$329	\$329	\$474	\$512	\$649	\$329	\$385	\$434
Nevada General Insurance Company	\$547	\$528	\$528	\$549	\$588	\$661	\$536	\$505	\$505
Primero Insurance Company	\$492	\$480	\$480	\$708	\$750	\$708	\$528	\$528	\$480
Progressive Direct Ins Co	\$271	\$260	\$270	\$389	\$467	\$521	\$390	\$337	\$322
Progressive Northern Ins Co	\$292	\$281	\$297	\$427	\$522	\$589	\$432	\$373	\$341
State Farm Fire & Casualty Company	\$418	\$387	\$387	\$635	\$735	\$707	\$387	\$463	\$530
State Farm Mutual Automobile Insurance Company	\$372	\$344	\$344	\$564	\$653	\$628	\$344	\$412	\$473
United Services Automobile Association	\$303	\$299	\$299	\$365	\$389	\$400	\$299	\$317	\$299
USAA Casualty Insurance Company	\$315	\$309	\$309	\$382	\$407	\$419	\$309	\$330	\$309
Viking Insurance Company of WI	\$622	\$593	\$593	\$830	\$990	\$990	\$761	<b>\$715</b>	\$608
Western United Insurance Company	<b>\$636</b>	<b>\$680</b>	<b>\$693</b>	<b>\$977</b>	<b>\$1,169</b>	<b>\$1,209</b>	<b>\$802</b>	\$695	<b>\$858</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE N - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with an average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$494	\$527	\$487	\$643	\$794	\$830	\$613	\$526	\$494
American Access Casualty Company	\$677	N/A	<b>\$769</b>	\$867	\$953	\$1,013	\$758	\$779	\$769
American Family Mutual Insurance Company	\$527	\$533	\$540	\$875	\$1,035	\$1,040	\$540	\$566	\$473
Country Mutual Insurance Company	\$444	\$425	\$425	\$696	\$978	\$978	\$523	\$500	\$519
Country Preferred Insurance Company	\$435	\$423	\$423	\$679	\$957	\$957	\$519	\$492	\$513
GEICO Casualty	<b>\$282</b>	<b>\$277</b>	<b>\$277</b>	<b>\$388</b>	<b>\$467</b>	<b>\$507</b>	<b>\$277</b>	<b>\$297</b>	<b>\$277</b>
Infinity Auto Insurance Company	\$624	\$632	\$700	\$1,069	\$1,234	<b>\$1,408</b>	\$994	\$709	\$791
LM General Insurance Company	\$364	\$395	\$503	\$619	\$738	\$845	\$482	\$556	\$568
Mid-Century Insurance Company	\$545	\$458	\$458	\$1,022	\$1,369	\$1,372	\$857	\$694	<b>\$917</b>
Nevada Capital Insurance Company	\$430	\$395	\$395	\$617	\$674	\$841	\$395	\$459	\$512
Nevada General Insurance Company	\$716	\$685	\$685	\$778	\$835	\$919	\$724	\$665	\$665
Progressive Direct Ins Co	\$315	\$295	\$312	\$500	\$617	\$696	\$488	\$395	\$365
Progressive Northern Ins Co	\$329	\$308	\$330	\$544	\$677	\$768	\$532	\$424	\$376
State Farm Fire & Casualty Company	\$562	\$512	\$512	\$902	\$1,059	\$1,020	\$512	\$622	\$687
State Farm Mutual Automobile Insurance Company	\$495	\$451	\$451	\$794	\$930	\$894	\$451	\$549	\$608
United Services Automobile Association	\$386	\$374	\$374	\$479	\$508	\$523	\$374	\$401	\$374
USAA Casualty Insurance Company	\$407	\$392	\$392	\$506	\$537	\$553	\$392	\$421	\$392
Viking Insurance Company of WI	<b>\$816</b>	<b>\$764</b>	\$764	<b>\$1,155</b>	<b>\$1,380</b>	\$1,380	<b>\$1,014</b>	<b>\$946</b>	\$791
Western United Insurance Company	\$594	\$619	\$625	\$963	\$1,170	\$1,209	\$764	\$639	\$789

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE N - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with an average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$400	\$432	\$393	\$505	\$605	\$625	\$471	\$429	\$400
American Access Casualty Company	\$642	N/A	<b>\$719</b>	\$848	\$924	\$990	\$739	\$714	\$719
American Family Mutual Insurance Company	\$464	\$479	\$484	\$729	\$878	\$883	\$484	\$496	\$464
Country Mutual Insurance Company	\$412	\$412	\$412	\$625	\$875	\$875	\$500	\$470	\$498
GEICO Casualty	<b>\$171</b>	<b>\$173</b>	<b>\$173</b>	<b>\$226</b>	<b>\$266</b>	<b>\$282</b>	<b>\$173</b>	<b>\$189</b>	<b>\$173</b>
Infinity Auto Insurance Company	\$401	\$411	\$442	\$609	\$699	\$788	\$600	\$469	\$501
LM General Insurance Company	\$309	\$339	\$429	\$499	\$589	\$671	\$407	\$457	\$467
Mid-Century Insurance Company	\$319	\$305	\$305	\$564	\$737	\$737	\$505	\$420	\$562
Nevada Capital Insurance Company	\$347	\$315	\$315	\$460	\$499	\$630	\$315	\$369	\$416
Nevada General Insurance Company	\$648	\$623	\$623	\$648	\$692	\$781	\$634	\$596	\$596
Primero Insurance Company	\$480	\$480	\$480	\$624	\$660	\$624	\$480	\$480	\$480
Progressive Direct Ins Co	\$319	\$305	\$318	\$447	\$537	\$602	\$453	\$395	\$381
Progressive Northern Ins Co	\$348	\$335	\$353	\$498	\$605	\$683	\$508	\$444	\$408
State Farm Fire & Casualty Company	\$415	\$386	\$386	\$626	\$722	\$694	\$386	\$459	\$530
State Farm Mutual Automobile Insurance Company	\$369	\$343	\$343	\$558	\$642	\$617	\$343	\$409	\$473
United Services Automobile Association	\$349	\$343	\$343	\$420	\$449	\$463	\$343	\$367	\$343
USAA Casualty Insurance Company	\$363	\$355	\$355	\$440	\$470	\$485	\$355	\$380	\$355
Viking Insurance Company of WI	<b>\$710</b>	<b>\$682</b>	\$682	<b>\$927</b>	<b>\$1,105</b>	\$1,105	<b>\$865</b>	<b>\$815</b>	\$698
Western United Insurance Company	\$569	\$605	\$613	\$892	\$1,079	<b>\$1,107</b>	\$718	\$620	<b>\$762</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE N - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with an average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$511	\$543	\$505	\$644	\$774	\$805	\$610	\$539	\$511
American Access Casualty Company	\$741	N/A	\$826	\$965	\$1,056	\$1,127	\$846	\$820	\$826
American Family Mutual Insurance Company	\$563	\$574	\$582	\$924	\$1,097	\$1,103	\$582	\$603	\$502
Country Mutual Insurance Company	\$509	\$495	\$495	\$790	\$1,110	\$1,110	\$605	\$574	\$600
Country Preferred Insurance Company	\$381	\$368	\$368	\$598	\$843	\$843	\$452	\$430	\$447
GEICO Casualty	<b>\$261</b>	<b>\$255</b>	<b>\$255</b>	<b>\$363</b>	<b>\$434</b>	<b>\$474</b>	<b>\$255</b>	<b>\$274</b>	<b>\$255</b>
Infinity Auto Insurance Company	\$627	\$630	\$700	\$1,067	\$1,231	\$1,406	\$993	\$712	\$798
LM General Insurance Company	\$379	\$405	\$520	\$652	\$779	\$892	\$497	\$578	\$598
Mid-Century Insurance Company	\$467	\$411	\$411	\$857	\$1,139	\$1,141	\$736	\$602	\$799
Nevada Capital Insurance Company	\$414	\$381	\$381	\$603	\$661	\$822	\$381	\$443	\$494
Nevada General Insurance Company	\$833	\$791	\$791	\$895	\$958	\$1,060	\$839	\$768	\$768
Progressive Direct Ins Co	\$360	\$337	\$359	\$563	\$693	\$782	\$555	\$454	\$420
Progressive Northern Ins Co	\$379	\$359	\$382	\$615	\$763	\$865	\$606	\$490	\$437
State Farm Fire & Casualty Company	\$539	\$494	\$494	\$858	\$1,001	\$961	\$494	\$598	\$668
State Farm Mutual Automobile Insurance Company	\$477	\$436	\$436	\$759	\$883	\$847	\$436	\$530	\$593
United Services Automobile Association	\$437	\$422	\$422	\$542	\$579	\$595	\$422	\$454	\$422
USAA Casualty Insurance Company	\$458	\$441	\$441	\$573	\$609	\$628	\$441	\$476	\$441
Viking Insurance Company of WI	<b>\$882</b>	<b>\$833</b>	<b>\$833</b>	<b>\$1,219</b>	<b>\$1,460</b>	<b>\$1,460</b>	<b>\$1,091</b>	<b>\$1,021</b>	<b>\$860</b>
Western United Insurance Company	\$549	\$566	\$568	\$905	\$1,114	\$1,143	\$705	\$583	\$724

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE O - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$739	\$799	\$731	\$921	\$1,099	\$1,137	\$872	\$790	\$739
American Access Casualty Company	\$578	N/A	\$660	\$751	\$824	\$880	\$653	\$669	\$660
American Family Mutual Insurance Company	\$657	\$684	\$693	\$1,022	\$1,241	\$1,247	\$693	\$702	\$657
Country Mutual Insurance Company	\$535	\$528	\$528	\$819	\$1,145	\$1,145	\$649	\$612	\$647
GEICO Casualty	<b>\$208</b>	<b>\$210</b>	<b>\$210</b>	<b>\$273</b>	<b>\$324</b>	<b>\$341</b>	<b>\$210</b>	<b>\$231</b>	<b>\$210</b>
Infinity Auto Insurance Company	\$526	\$546	\$583	\$802	\$921	\$1,036	\$793	\$617	\$650
LM General Insurance Company	\$510	\$569	\$741	\$855	\$1,027	\$1,181	\$699	\$787	\$797
Mid-Century Insurance Company	\$568	\$515	\$515	\$1,034	\$1,371	\$1,375	\$900	\$736	\$983
Nevada Capital Insurance Company	\$445	\$406	\$406	\$586	\$636	\$804	\$406	\$475	\$535
Nevada General Insurance Company	\$717	\$693	\$693	\$720	\$771	\$866	\$702	\$661	\$661
Primero Insurance Company	\$492	\$480	\$480	\$708	\$750	\$708	\$528	\$528	\$480
Progressive Direct Ins Co	\$619	\$603	\$619	\$821	\$958	\$1,059	\$825	\$734	\$705
Progressive Northern Ins Co	\$503	\$487	\$511	\$736	\$897	\$1,015	\$745	\$640	\$585
State Farm Fire & Casualty Company	\$871	\$810	\$810	\$1,316	\$1,515	\$1,455	\$810	\$968	\$1,118
State Farm Mutual Automobile Insurance Company	\$777	\$722	\$722	\$1,175	\$1,352	\$1,297	\$722	\$865	\$999
United Services Automobile Association	\$732	\$726	\$726	\$886	\$948	\$980	\$726	\$772	\$726
USAA Casualty Insurance Company	\$871	\$859	\$859	\$1,061	\$1,138	\$1,176	\$859	\$920	\$859
Viking Insurance Company of WI	\$868	\$833	\$833	\$1,156	\$1,381	\$1,381	\$1,065	\$998	\$852
Western United Insurance Company	<b>\$1,148</b>	<b>\$1,241</b>	<b>\$1,259</b>	<b>\$1,779</b>	<b>\$2,135</b>	<b>\$2,209</b>	<b>\$1,461</b>	<b>\$1,264</b>	<b>\$1,550</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE O - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$993	\$1,052	\$986	\$1,232	\$1,476	\$1,533	\$1,183	\$1,044	\$993
American Access Casualty Company	\$677	N/A	\$769	\$867	\$953	\$1,013	\$758	\$779	\$769
American Family Mutual Insurance Company	\$772	\$794	\$805	\$1,256	\$1,504	\$1,513	\$805	\$830	\$772
Country Mutual Insurance Company	\$660	\$633	\$633	\$1,035	\$1,454	\$1,454	\$787	\$747	\$778
Country Preferred Insurance Company	\$646	\$631	\$631	\$1,010	\$1,424	\$1,424	\$781	\$735	\$770
GEICO Casualty	<b>\$313</b>	<b>\$307</b>	<b>\$307</b>	<b>\$432</b>	<b>\$520</b>	<b>\$565</b>	<b>\$307</b>	<b>\$329</b>	<b>\$307</b>
Infinity Auto Insurance Company	\$826	\$841	\$927	\$1,413	\$1,631	\$1,859	\$1,317	\$941	\$1,048
LM General Insurance Company	\$633	\$687	\$901	\$1,125	\$1,362	\$1,574	\$859	\$1,005	\$1,027
Mid-Century Insurance Company	\$909	\$756	\$756	\$1,726	\$2,333	\$2,343	\$1,439	\$1,152	\$1,533
Nevada Capital Insurance Company	\$532	\$489	\$489	\$766	\$838	\$1,048	\$489	\$569	\$633
Nevada General Insurance Company	\$947	\$909	\$909	\$1,035	\$1,110	\$1,217	\$959	\$880	\$880
Progressive Direct Ins Co	\$699	\$669	\$699	\$1,029	\$1,236	\$1,378	\$1,012	\$845	\$788
Progressive Northern Ins Co	\$572	\$542	\$578	\$951	\$1,183	\$1,348	\$933	\$740	\$654
State Farm Fire & Casualty Company	\$1,110	\$1,020	\$1,020	\$1,767	\$2,052	\$1,967	\$1,020	\$1,241	\$1,390
State Farm Mutual Automobile Insurance Company	\$986	\$906	\$906	\$1,570	\$1,821	\$1,744	\$906	\$1,105	\$1,238
United Services Automobile Association	\$923	\$900	\$900	\$1,160	\$1,234	\$1,275	\$900	\$960	\$900
USAA Casualty Insurance Company	\$1,117	\$1,084	\$1,084	\$1,406	\$1,496	\$1,546	\$1,084	\$1,165	\$1,084
Viking Insurance Company of WI	\$1,145	\$1,078	\$1,078	\$1,619	\$1,937	\$1,937	\$1,428	<b>\$1,327</b>	\$1,113
Western United Insurance Company	<b>\$1,185</b>	<b>\$1,241</b>	<b>\$1,249</b>	<b>\$1,940</b>	<b>\$2,370</b>	<b>\$2,451</b>	<b>\$1,540</b>	\$1,273	<b>\$1,571</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE O - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$710	\$771	\$705	\$881	\$1,042	\$1,074	\$825	\$757	\$710
American Access Casualty Company	\$642	N/A	\$719	\$848	\$924	\$990	\$739	\$714	\$719
American Family Mutual Insurance Company	\$722	\$762	\$771	\$1,112	\$1,356	\$1,363	\$771	\$770	\$722
Country Mutual Insurance Company	\$631	\$632	\$632	\$957	\$1,339	\$1,339	\$770	\$722	\$766
GEICO Casualty	<b>\$187</b>	<b>\$190</b>	<b>\$190</b>	<b>\$249</b>	<b>\$295</b>	<b>\$312</b>	<b>\$190</b>	<b>\$208</b>	<b>\$190</b>
Infinity Auto Insurance Company	\$541	\$555	\$596	\$821	\$943	\$1,059	\$810	\$632	\$672
LM General Insurance Company	\$524	\$577	\$754	\$888	\$1,067	\$1,228	\$711	\$809	\$831
Mid-Century Insurance Company	\$515	\$491	\$491	\$918	\$1,209	\$1,214	\$820	\$675	\$910
Nevada Capital Insurance Company	\$427	\$389	\$389	\$569	\$618	\$780	\$389	\$455	\$513
Nevada General Insurance Company	\$847	\$818	\$818	\$844	\$906	\$1,020	\$829	\$780	\$780
Primero Insurance Company	\$480	\$480	\$480	\$624	\$660	\$624	\$480	\$480	\$480
Progressive Direct Ins Co	\$695	\$677	\$696	\$920	\$1,075	\$1,193	\$931	\$830	\$802
Progressive Northern Ins Co	\$594	\$579	\$606	\$853	\$1,037	\$1,176	\$873	\$757	\$695
State Farm Fire & Casualty Company	\$873	\$815	\$815	\$1,313	\$1,506	\$1,447	\$815	\$968	\$1,126
State Farm Mutual Automobile Insurance Company	\$780	\$727	\$727	\$1,173	\$1,346	\$1,291	\$727	\$866	\$1,006
United Services Automobile Association	\$863	\$858	\$858	\$1,040	\$1,117	\$1,154	\$858	\$911	\$858
USAA Casualty Insurance Company	\$1,023	\$1,011	\$1,011	\$1,244	\$1,336	\$1,381	\$1,011	\$1,082	\$1,011
Viking Insurance Company of WI	\$992	\$960	\$960	\$1,293	\$1,545	\$1,545	\$1,213	<b>\$1,138</b>	\$978
Western United Insurance Company	<b>\$1,033</b>	<b>\$1,107</b>	<b>\$1,118</b>	<b>\$1,626</b>	<b>\$1,974</b>	<b>\$2,029</b>	<b>\$1,311</b>	\$1,126	<b>\$1,383</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE O - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated with a worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$943	\$1,003	\$937	\$1,157	\$1,368	\$1,416	\$1,102	\$989	\$943
American Access Casualty Company	\$741	N/A	\$826	\$965	\$1,056	\$1,127	\$846	\$820	\$826
American Family Mutual Insurance Company	\$836	\$869	\$880	\$1,344	\$1,617	\$1,626	\$880	\$896	\$836
Country Mutual Insurance Company	\$761	\$742	\$742	\$1,182	\$1,660	\$1,660	\$914	\$863	\$904
Country Preferred Insurance Company	\$562	\$544	\$544	\$885	\$1,246	\$1,246	\$676	\$640	\$667
GEICO Casualty	<b>\$288</b>	<b>\$282</b>	<b>\$282</b>	<b>\$403</b>	<b>\$483</b>	<b>\$528</b>	<b>\$282</b>	<b>\$303</b>	<b>\$282</b>
Infinity Auto Insurance Company	\$833	\$839	\$930	\$1,415	\$1,632	\$1,861	\$1,318	\$948	\$1,059
LM General Insurance Company	\$663	\$708	\$933	\$1,189	\$1,442	\$1,665	\$889	\$1,050	\$1,088
Mid-Century Insurance Company	\$757	\$662	\$662	\$1,405	\$1,885	\$1,893	\$1,201	\$972	\$1,300
Nevada Capital Insurance Company	\$514	\$472	\$472	\$749	\$820	\$1,024	\$472	\$549	\$611
Nevada General Insurance Company	\$1,096	\$1,048	\$1,048	\$1,182	\$1,268	\$1,397	\$1,107	\$1,015	\$1,015
Progressive Direct Ins Co	\$774	\$742	\$776	\$1,138	\$1,366	\$1,528	\$1,125	\$940	\$881
Progressive Northern Ins Co	\$659	\$625	\$666	\$1,075	\$1,333	\$1,517	\$1,058	\$850	\$757
State Farm Fire & Casualty Company	\$1,089	\$1,003	\$1,003	\$1,723	\$1,990	\$1,904	\$1,003	\$1,216	\$1,376
State Farm Mutual Automobile Insurance Company	\$970	\$892	\$892	\$1,534	\$1,770	\$1,692	\$892	\$1,084	\$1,227
United Services Automobile Association	\$1,062	\$1,037	\$1,037	\$1,334	\$1,421	\$1,469	\$1,037	\$1,106	\$1,037
USAA Casualty Insurance Company	<b>\$1,281</b>	<b>\$1,244</b>	<b>\$1,244</b>	\$1,612	\$1,720	\$1,777	\$1,244	\$1,335	\$1,244
Viking Insurance Company of WI	\$1,236	\$1,175	\$1,175	\$1,706	\$2,046	\$2,046	<b>\$1,534</b>	<b>\$1,429</b>	\$1,209
Western United Insurance Company	\$1,095	\$1,136	\$1,136	<b>\$1,827</b>	<b>\$2,255</b>	<b>\$2,324</b>	\$1,423	\$1,165	<b>\$1,444</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE P - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$405	\$428	\$398	\$494	\$583	\$602	\$472	\$430	\$405
American Access Casualty Company	<b>\$1,043</b>	N/A	<b>\$1,111</b>	<b>\$1,192</b>	<b>\$1,421</b>	<b>\$1,456</b>	<b>\$1,041</b>	<b>\$1,124</b>	<b>\$1,061</b>
American Family Mutual Insurance Company	\$253	\$255	\$259	\$403	\$476	\$479	\$259	\$269	\$253
Country Mutual Insurance Company	\$359	\$348	\$348	\$551	\$769	\$769	\$428	\$410	\$431
GEICO Casualty	<b>\$207</b>	<b>\$209</b>	<b>\$209</b>	<b>\$267</b>	<b>\$309</b>	<b>\$325</b>	<b>\$209</b>	<b>\$228</b>	<b>\$209</b>
Hartford Insurance Company of The Midwest	\$263	\$264	\$253	\$368	\$394	\$416	\$257	\$259	\$276
Infinity Auto Insurance Company	\$356	\$356	\$392	\$540	\$615	\$696	\$525	\$415	\$450
LM General Insurance Company	\$329	\$360	\$420	\$475	\$535	\$590	\$405	\$439	\$449
Mid-Century Insurance Company	\$268	\$239	\$239	\$481	\$628	\$626	\$417	\$348	\$455
Nevada Capital Insurance Company	\$298	\$273	\$273	\$389	\$421	\$531	\$273	\$317	\$356
Nevada General Insurance Company	\$452	\$430	\$430	\$460	\$492	\$552	\$448	\$414	\$414
Primero Insurance Company	\$618	<b>\$600</b>	\$600	\$906	\$935	\$906	\$648	\$648	\$600
Progressive Direct Ins Co	\$230	\$220	\$229	\$338	\$409	\$455	\$337	\$291	\$277
Progressive Northern Ins Co	\$269	\$254	\$271	\$387	\$469	\$523	\$388	\$339	\$313
State Farm Fire & Casualty Company	\$267	\$246	\$246	\$411	\$481	\$464	\$246	\$294	\$332
State Farm Mutual Automobile Insurance Company	\$236	\$217	\$217	\$363	\$423	\$408	\$217	\$260	\$295
United Services Automobile Association	\$262	\$254	\$254	\$319	\$340	\$351	\$254	\$275	\$254
USAA Casualty Insurance Company	\$266	\$259	\$259	\$326	\$348	\$358	\$259	\$280	\$259
Viking Insurance Company of WI	\$466	\$436	\$436	\$631	\$751	\$751	\$568	\$537	\$452
Western United Insurance Company	\$280	\$293	\$297	\$427	\$511	\$527	\$348	\$301	\$374

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE P - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$467	\$489	\$459	\$586	\$708	\$737	\$564	\$492	\$467
American Access Casualty Company	<b>\$1,157</b>	N/A	<b>\$1,183</b>	<b>\$1,335</b>	<b>\$1,577</b>	<b>\$1,623</b>	<b>\$1,160</b>	<b>\$1,246</b>	<b>\$1,183</b>
American Family Mutual Insurance Company	\$336	\$339	\$344	\$562	\$652	\$655	\$344	\$356	\$336
Country Mutual Insurance Company	\$465	\$439	\$439	\$730	\$1,025	\$1,025	\$540	\$523	\$540
Country Preferred Insurance Company	\$454	\$436	\$436	\$714	\$1,002	\$1,002	\$536	\$514	\$533
GEICO Casualty	\$299	\$295	\$295	<b>\$408</b>	\$483	\$525	\$295	\$315	\$295
Hartford Insurance Company of The Midwest	<b>\$271</b>	\$274	<b>\$262</b>	\$426	<b>\$431</b>	\$467	<b>\$269</b>	<b>\$270</b>	<b>\$281</b>
Infinity Auto Insurance Company	\$520	\$515	\$583	\$882	\$1,014	\$1,163	\$818	\$594	\$673
LM General Insurance Company	\$378	\$406	\$483	\$582	\$667	\$745	\$468	\$526	\$540
Mid-Century Insurance Company	\$413	\$346	\$346	\$768	\$1,022	\$1,020	\$645	\$528	\$693
Nevada Capital Insurance Company	\$354	\$326	\$326	\$503	\$550	\$688	\$326	\$378	\$419
Nevada General Insurance Company	\$596	\$560	\$560	\$652	\$698	\$770	\$607	\$548	\$548
Progressive Direct Ins Co	\$291	<b>\$267</b>	\$287	\$468	\$582	\$653	\$457	\$368	\$340
Progressive Northern Ins Co	\$316	\$292	\$317	\$517	\$642	\$719	\$503	\$406	\$362
State Farm Fire & Casualty Company	\$394	\$355	\$355	\$642	\$768	\$744	\$355	\$430	\$463
State Farm Mutual Automobile Insurance Company	\$342	\$309	\$309	\$557	\$664	\$642	\$309	\$375	\$405
United Services Automobile Association	\$338	\$323	\$323	\$423	\$451	<b>\$464</b>	\$323	\$350	\$323
USAA Casualty Insurance Company	\$344	\$327	\$327	\$431	\$457	\$472	\$327	\$355	\$327
Viking Insurance Company of WI	\$614	<b>\$565</b>	\$565	\$879	\$1,050	\$1,050	\$760	\$713	\$590
Western United Insurance Company	\$322	\$329	\$333	\$516	\$628	\$645	\$408	\$343	\$426

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE P - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$384	\$384	\$384	\$384	\$384	\$384	\$384	\$384	\$384
American Access Casualty Company	<b>\$1,212</b>	N/A	<b>\$1,237</b>	<b>\$1,377</b>	<b>\$1,635</b>	<b>\$1,662</b>	<b>\$1,216</b>	<b>\$1,312</b>	<b>\$1,237</b>
American Family Mutual Insurance Company	\$272	\$276	\$280	\$428	\$508	\$510	\$280	\$288	\$272
Country Mutual Insurance Company	\$418	\$410	\$410	\$636	\$887	\$887	\$501	\$477	\$504
GEICO Casualty	<b>\$192</b>	<b>\$194</b>	<b>\$194</b>	<b>\$250</b>	<b>\$288</b>	<b>\$304</b>	<b>\$194</b>	<b>\$212</b>	<b>\$194</b>
Infinity Auto Insurance Company	\$358	\$355	\$394	\$546	\$623	\$704	\$528	\$416	\$455
LM General Insurance Company	\$332	\$360	\$422	\$484	\$547	\$604	\$406	\$444	\$458
Mid-Century Insurance Company	\$246	\$229	\$229	\$434	\$564	\$562	\$385	\$323	\$426
Nevada Capital Insurance Company	\$285	\$262	\$262	\$378	\$409	\$517	\$262	\$304	\$340
Nevada General Insurance Company	\$538	\$510	\$510	\$545	\$583	\$656	\$532	\$491	\$491
Primero Insurance Company	\$570	<b>\$558</b>	\$558	\$894	\$923	\$894	\$618	\$618	\$558
Progressive Direct Ins Co	\$270	\$257	\$270	\$388	\$468	\$523	\$389	\$342	\$328
Progressive Northern Ins Co	\$317	\$301	\$320	\$450	\$542	\$605	\$454	\$401	\$372
State Farm Fire & Casualty Company	\$260	\$241	\$241	\$398	\$462	\$445	\$241	\$287	\$328
State Farm Mutual Automobile Insurance Company	\$231	\$213	\$213	\$352	\$408	\$393	\$213	\$254	\$291
United Services Automobile Association	\$299	\$291	\$291	\$365	\$390	\$402	\$291	\$314	\$291
USAA Casualty Insurance Company	\$304	\$294	\$294	\$373	\$399	\$412	\$294	\$319	\$294
Viking Insurance Company of WI	\$529	\$499	\$499	\$701	\$833	\$833	\$642	\$609	\$515
Western United Insurance Company	\$253	\$263	\$266	\$396	\$479	\$489	\$314	\$271	\$336

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE P - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$435	\$435	\$435	\$435	\$435	\$435	\$435	\$435	\$435
American Access Casualty Company	<b>\$1,326</b>	N/A	<b>\$1,363</b>	<b>\$1,524</b>	<b>\$1,791</b>	<b>\$1,829</b>	<b>\$1,338</b>	<b>\$1,436</b>	<b>\$1,363</b>
American Family Mutual Insurance Company	\$382	\$387	\$392	\$630	\$736	\$740	\$392	\$405	\$382
Country Mutual Insurance Company	\$528	\$504	\$504	\$821	\$1,151	\$1,151	\$618	\$594	\$618
Country Preferred Insurance Company	\$401	\$382	\$382	\$634	\$889	\$889	\$470	\$453	\$468
GEICO Casualty	<b>\$280</b>	<b>\$276</b>	<b>\$276</b>	<b>\$385</b>	\$454	\$494	<b>\$276</b>	<b>\$296</b>	<b>\$276</b>
Infinity Auto Insurance Company	\$522	\$511	\$583	\$886	\$1,018	\$1,169	\$819	\$594	\$678
LM General Insurance Company	\$386	\$411	\$492	\$602	\$693	\$775	\$476	\$539	\$560
Mid-Century Insurance Company	\$357	\$314	\$314	\$651	\$861	\$858	\$560	\$463	\$611
Nevada Capital Insurance Company	\$341	\$315	\$315	\$492	\$538	\$674	\$315	\$365	\$403
Nevada General Insurance Company	\$698	<b>\$654</b>	\$654	\$757	\$810	\$895	\$708	\$638	\$638
Progressive Direct Ins Co	\$330	\$306	\$327	\$526	\$650	\$731	\$515	\$421	\$389
Progressive Northern Ins Co	\$364	\$338	\$364	\$583	\$719	\$808	\$570	\$466	\$418
State Farm Fire & Casualty Company	\$365	\$330	\$330	\$589	\$697	\$673	\$330	\$400	\$438
State Farm Mutual Automobile Insurance Company	\$319	\$289	\$289	\$514	\$607	\$585	\$289	\$351	\$385
United Services Automobile Association	\$378	\$362	\$362	\$479	\$510	\$525	\$362	\$394	\$362
USAA Casualty Insurance Company	\$385	\$367	\$367	\$486	\$518	\$534	\$367	\$399	\$367
Viking Insurance Company of WI	\$663	\$615	\$615	\$927	\$1,108	\$1,108	\$816	\$768	\$640
Western United Insurance Company	\$301	\$306	\$306	\$494	\$609	\$621	\$381	\$319	\$396

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE Q - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$557	\$588	\$547	\$683	\$808	\$836	\$653	\$592	\$557
American Access Casualty Company	<b>\$1,043</b>	N/A	<b>\$1,111</b>	<b>\$1,192</b>	<b>\$1,421</b>	<b>\$1,456</b>	<b>\$1,041</b>	<b>\$1,124</b>	<b>\$1,061</b>
American Family Mutual Insurance Company	\$377	\$383	\$388	\$596	\$711	\$714	\$388	\$402	\$377
Country Mutual Insurance Company	\$418	\$405	\$405	\$641	\$894	\$894	\$500	\$478	\$502
GEICO Casualty	<b>\$307</b>	<b>\$311</b>	<b>\$311</b>	\$410	\$481	\$510	<b>\$311</b>	\$343	<b>\$311</b>
Hartford Insurance Company of The Midwest	\$338	\$344	\$327	\$497	\$533	\$564	\$335	<b>\$306</b>	\$357
Infinity Auto Insurance Company	\$559	\$564	\$617	\$864	\$990	\$1,117	\$839	\$649	\$702
LM General Insurance Company	\$394	\$432	\$518	\$594	\$680	\$759	\$496	\$546	\$559
Mid-Century Insurance Company	\$417	\$364	\$364	\$757	\$994	\$990	\$649	\$538	\$700
Nevada Capital Insurance Company	\$363	\$329	\$329	\$474	\$512	\$649	\$329	\$385	\$434
Nevada General Insurance Company	\$603	\$577	\$577	\$614	\$657	\$737	\$596	\$553	\$553
Primero Insurance Company	\$618	<b>\$600</b>	\$600	\$906	\$935	\$906	\$648	\$648	\$600
Progressive Direct Ins Co	\$334	\$316	\$332	\$479	\$574	\$637	\$476	\$415	\$395
Progressive Northern Ins Co	\$368	\$349	\$370	\$532	\$643	\$720	\$534	\$465	\$430
State Farm Fire & Casualty Company	\$381	\$352	\$352	\$583	\$677	\$652	\$352	\$421	\$480
State Farm Mutual Automobile Insurance Company	\$338	\$312	\$312	\$516	\$599	\$577	\$312	\$374	\$427
United Services Automobile Association	\$325	\$316	\$316	<b>\$399</b>	<b>\$427</b>	<b>\$440</b>	\$316	\$342	\$316
USAA Casualty Insurance Company	\$341	\$329	\$329	\$421	\$449	\$462	\$329	\$358	\$329
Viking Insurance Company of WI	\$581	\$544	\$544	\$787	\$936	\$936	\$709	\$670	\$563
Western United Insurance Company	\$540	\$569	\$578	\$831	\$997	\$1,027	\$675	\$586	\$724

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE Q - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$659	\$658	\$649	\$789	\$919	\$946	\$759	\$662	\$659
American Access Casualty Company	<b>\$1,157</b>	N/A	<b>\$1,183</b>	\$1,335	\$1,577	\$1,623	\$1,160	<b>\$1,246</b>	<b>\$1,183</b>
American Family Mutual Insurance Company	\$474	\$479	\$486	\$786	\$923	\$927	\$486	\$507	\$474
Country Mutual Insurance Company	\$534	\$505	\$505	\$839	\$1,177	\$1,177	\$624	\$602	\$623
Country Preferred Insurance Company	\$522	\$501	\$501	\$821	\$1,151	\$1,151	\$619	\$592	\$615
GEICO Casualty	\$463	\$456	\$456	\$650	\$777	\$848	\$456	\$492	\$456
Hartford Insurance Company of The Midwest	<b>\$359</b>	<b>\$365</b>	<b>\$346</b>	\$606	\$603	\$660	<b>\$358</b>	<b>\$359</b>	<b>\$370</b>
Infinity Auto Insurance Company	\$866	<b>\$862</b>	\$970	<b>\$1,492</b>	<b>\$1,721</b>	<b>\$1,972</b>	<b>\$1,376</b>	\$982	\$1,112
LM General Insurance Company	\$464	\$498	\$609	\$746	\$869	\$981	\$587	\$669	\$689
Mid-Century Insurance Company	\$671	\$549	\$549	\$1,260	\$1,685	\$1,683	\$1,047	\$853	\$1,114
Nevada Capital Insurance Company	\$430	\$395	\$395	\$617	\$674	\$841	\$395	\$459	\$512
Nevada General Insurance Company	\$802	\$759	\$759	\$882	\$944	\$1,038	\$815	\$739	\$739
Progressive Direct Ins Co	\$413	\$387	\$411	\$659	\$812	\$912	\$641	\$520	\$481
Progressive Northern Ins Co	\$436	\$403	\$436	\$711	\$882	\$994	\$693	\$559	\$499
State Farm Fire & Casualty Company	\$532	\$482	\$482	\$860	\$1,018	\$982	\$482	\$586	\$640
State Farm Mutual Automobile Insurance Company	\$466	\$423	\$423	\$753	\$888	\$856	\$423	\$515	\$564
United Services Automobile Association	\$421	\$404	\$404	<b>\$534</b>	<b>\$567</b>	<b>\$584</b>	\$404	\$436	\$404
USAA Casualty Insurance Company	\$442	\$424	\$424	\$567	\$601	\$619	\$424	\$460	\$424
Viking Insurance Company of WI	\$774	\$713	\$713	\$1,111	\$1,325	\$1,325	\$960	\$899	\$744
Western United Insurance Company	\$506	\$521	\$524	\$820	\$996	\$1,025	\$643	\$537	\$669

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

### EXAMPLE Q - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability  
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$526	\$534	\$557	\$618	\$727	\$750	\$586	\$536	\$505
American Access Casualty Company	<b>\$1,212</b>	N/A	<b>\$1,237</b>	<b>\$1,377</b>	<b>\$1,635</b>	<b>\$1,662</b>	<b>\$1,216</b>	<b>\$1,312</b>	<b>\$1,237</b>
American Family Mutual Insurance Company	\$408	\$419	\$424	\$638	\$764	\$768	\$424	\$435	\$408
Country Mutual Insurance Company	\$487	\$479	\$479	\$741	\$1,033	\$1,033	\$586	\$557	\$588
GEICO Casualty	<b>\$282</b>	<b>\$285</b>	<b>\$285</b>	<b>\$381</b>	<b>\$445</b>	<b>\$473</b>	<b>\$285</b>	<b>\$316</b>	<b>\$285</b>
Infinity Auto Insurance Company	\$556	\$549	\$609	\$858	\$979	\$1,108	\$824	\$643	\$703
LM General Insurance Company	\$400	\$432	\$521	\$607	\$697	\$780	\$499	\$553	\$574
Mid-Century Insurance Company	\$376	\$343	\$343	\$671	\$875	\$873	\$588	\$490	\$644
Nevada Capital Insurance Company	\$347	\$315	\$315	\$460	\$499	\$630	\$315	\$369	\$416
Nevada General Insurance Company	\$716	<b>\$682</b>	\$682	\$726	\$776	\$874	\$706	\$655	\$655
Primero Insurance Company	\$570	\$558	\$558	\$894	\$923	\$894	\$618	\$618	\$558
Progressive Direct Ins Co	\$388	\$369	\$387	\$548	\$656	\$730	\$550	\$485	\$466
Progressive Northern Ins Co	\$435	\$413	\$439	\$617	\$745	\$832	\$625	\$552	\$513
State Farm Fire & Casualty Company	\$375	\$348	\$348	\$570	\$659	\$634	\$348	\$415	\$477
State Farm Mutual Automobile Insurance Company	\$334	\$309	\$309	\$507	\$585	\$562	\$309	\$369	\$425
United Services Automobile Association	\$375	\$365	\$365	\$460	\$494	\$509	\$365	\$394	\$365
USAA Casualty Insurance Company	\$391	\$378	\$378	\$484	\$517	\$535	\$378	\$410	\$378
Viking Insurance Company of WI	\$658	\$621	\$621	\$872	\$1,036	\$1,036	\$799	\$758	\$641
Western United Insurance Company	\$492	\$512	\$516	\$772	\$937	\$958	\$612	\$528	\$653

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE Q - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$610	\$577	\$539	\$696	\$844	\$878	\$663	\$579	\$549
American Access Casualty Company	<b>\$1,326</b>	N/A	<b>\$1,363</b>	<b>\$1,524</b>	<b>\$1,791</b>	\$1,829	\$1,338	<b>\$1,436</b>	<b>\$1,363</b>
American Family Mutual Insurance Company	\$505	\$514	\$521	\$827	\$976	\$980	\$521	\$539	\$505
Country Mutual Insurance Company	\$608	\$581	\$581	\$946	\$1,325	\$1,325	\$715	\$686	\$714
Country Preferred Insurance Company	\$459	\$438	\$438	\$726	\$1,018	\$1,018	\$541	\$520	\$538
GEICO Casualty	\$431	\$424	\$424	\$612	\$729	\$799	\$424	\$459	<b>\$424</b>
Infinity Auto Insurance Company	\$855	\$838	\$955	\$1,472	\$1,694	<b>\$1,943</b>	<b>\$1,349</b>	\$968	\$1,105
LM General Insurance Company	\$478	\$506	\$622	\$775	\$907	\$1,025	\$599	\$690	\$718
Mid-Century Insurance Company	\$568	\$486	\$486	\$1,046	\$1,389	\$1,385	\$888	\$731	\$960
Nevada Capital Insurance Company	<b>\$414</b>	<b>\$381</b>	<b>\$381</b>	<b>\$603</b>	\$661	\$822	<b>\$381</b>	<b>\$443</b>	\$494
Nevada General Insurance Company	\$934	<b>\$880</b>	\$880	\$1,017	\$1,087	\$1,202	\$947	\$858	\$858
Progressive Direct Ins Co	\$469	\$438	\$467	\$737	\$906	\$1,014	\$723	\$592	\$549
Progressive Northern Ins Co	\$501	\$466	\$501	\$802	\$991	\$1,115	\$786	\$642	\$577
State Farm Fire & Casualty Company	\$503	\$458	\$458	\$807	\$946	\$910	\$458	\$556	\$616
State Farm Mutual Automobile Insurance Company	\$443	\$403	\$403	\$710	\$830	\$798	\$403	\$490	\$544
United Services Automobile Association	\$475	\$455	\$455	\$605	<b>\$645</b>	<b>\$665</b>	\$455	\$494	\$455
USAA Casualty Insurance Company	\$500	\$476	\$476	\$640	\$682	\$703	\$476	\$519	\$476
Viking Insurance Company of WI	\$831	\$772	\$772	\$1,165	\$1,391	\$1,391	\$1,025	\$963	\$804
Western United Insurance Company	\$475	\$483	\$482	\$786	\$968	\$989	\$604	\$500	\$624

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE R - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$976	\$1,032	\$964	\$1,176	\$1,376	\$1,420	\$1,129	\$1,031	\$976
American Access Casualty Company	<b>\$1,043</b>	N/A	<b>\$1,111</b>	\$1,192	\$1,421	\$1,456	\$1,041	<b>\$1,124</b>	\$1,061
American Family Mutual Insurance Company	\$573	\$594	\$601	\$887	\$1,071	\$1,077	\$601	\$611	\$573
Country Mutual Insurance Company	\$637	\$619	\$619	\$978	\$1,362	\$1,362	\$766	\$730	\$769
GEICO Casualty	<b>\$336</b>	<b>\$341</b>	<b>\$341</b>	<b>\$452</b>	<b>\$532</b>	<b>\$564</b>	<b>\$341</b>	<b>\$378</b>	<b>\$341</b>
Hartford Insurance Company of The Midwest	\$852	\$904	\$830	\$1,382	\$1,449	\$1,531	\$864	\$866	\$922
Infinity Auto Insurance Company	\$765	\$770	\$842	\$1,176	\$1,342	\$1,519	\$1,140	\$891	\$964
LM General Insurance Company	\$603	\$662	\$831	\$971	\$1,145	\$1,301	\$789	\$886	\$913
Mid-Century Insurance Company	\$688	\$600	\$600	\$1,260	\$1,670	\$1,669	\$1,079	\$886	\$1,165
Nevada Capital Insurance Company	\$445	\$406	\$406	\$586	\$636	\$804	\$406	\$475	\$535
Nevada General Insurance Company	<b>\$788</b>	<b>\$755</b>	<b>\$755</b>	<b>\$802</b>	<b>\$859</b>	<b>\$962</b>	<b>\$777</b>	<b>\$725</b>	<b>\$725</b>
Primero Insurance Company	\$618	\$600	\$600	\$906	\$935	\$906	\$648	\$648	\$600
Progressive Direct Ins Co	\$749	\$724	\$749	\$1,001	\$1,166	\$1,283	\$999	\$888	\$856
Progressive Northern Ins Co	\$629	\$602	\$638	\$911	\$1,104	\$1,239	\$919	\$797	\$735
State Farm Fire & Casualty Company	\$783	\$726	\$726	\$1,188	\$1,370	\$1,316	\$726	\$869	\$1,000
State Farm Mutual Automobile Insurance Company	\$698	\$647	\$647	\$1,059	\$1,221	\$1,172	\$647	\$776	\$893
United Services Automobile Association	\$789	\$772	\$772	\$974	\$1,044	\$1,081	\$772	\$833	\$772
USAA Casualty Insurance Company	\$943	\$919	\$919	\$1,171	\$1,257	\$1,301	\$919	\$998	\$919
Viking Insurance Company of WI	\$803	\$757	\$757	\$1,085	\$1,291	\$1,291	\$982	\$926	\$781
Western United Insurance Company	\$998	<b>\$1,060</b>	\$1,076	<b>\$1,546</b>	<b>\$1,861</b>	<b>\$1,918</b>	<b>\$1,257</b>	\$1,087	<b>\$1,339</b>

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE R - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1: 2011 Hyundai Sonata GLS Sedan; 4-cylinder, 2.4L I4 DOHC 16V engine; 6-Speed Automatic Transmission; Front-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,174	<b>\$1,228</b>	\$1,162	\$1,447	\$1,734	\$1,798	\$1,401	\$1,228	\$1,174
American Access Casualty Company	\$1,157	N/A	\$1,183	\$1,335	\$1,577	\$1,623	\$1,160	\$1,246	\$1,183
American Family Mutual Insurance Company	\$683	\$701	\$710	\$1,109	\$1,320	\$1,327	\$710	\$733	\$683
Country Mutual Insurance Company	\$792	\$750	\$750	\$1,246	\$1,746	\$1,746	\$937	\$898	\$932
Country Preferred Insurance Company	\$774	\$746	\$746	\$1,219	\$1,709	\$1,709	\$930	\$884	\$921
GEICO Casualty	<b>\$511</b>	\$504	\$504	<b>\$722</b>	\$865	<b>\$945</b>	\$504	<b>\$545</b>	<b>\$504</b>
Hartford Insurance Company of The Midwest	\$878	\$941	\$856	\$1,764	\$1,609	\$1,795	\$912	\$915	\$921
Infinity Auto Insurance Company	\$1,170	\$1,161	<b>\$1,308</b>	\$2,008	\$2,311	\$2,648	<b>\$1,852</b>	\$1,329	\$1,507
LM General Insurance Company	\$741	\$794	\$1,010	\$1,273	\$1,519	\$1,739	\$967	\$1,128	\$1,170
Mid-Century Insurance Company	\$1,156	\$938	\$938	<b>\$2,197</b>	<b>\$2,967</b>	<b>\$2,971</b>	\$1,816	<b>\$1,463</b>	<b>\$1,931</b>
Nevada Capital Insurance Company	\$532	<b>\$489</b>	<b>\$489</b>	\$766	<b>\$838</b>	\$1,048	<b>\$489</b>	\$569	\$633
Nevada General Insurance Company	\$1,056	\$1,003	\$1,003	\$1,165	\$1,249	\$1,369	\$1,074	\$977	\$977
Progressive Direct Ins Co	\$895	\$847	\$892	\$1,326	\$1,597	\$1,778	\$1,304	\$1,082	\$1,011
Progressive Northern Ins Co	\$758	\$708	\$761	\$1,239	\$1,536	\$1,738	\$1,212	\$970	\$867
State Farm Fire & Casualty Company	\$1,019	\$932	\$932	\$1,631	\$1,902	\$1,825	\$932	\$1,136	\$1,264
State Farm Mutual Automobile Insurance Company	\$902	\$826	\$826	\$1,444	\$1,682	\$1,612	\$826	\$1,008	\$1,123
United Services Automobile Association	\$1,009	\$975	\$975	\$1,302	\$1,385	\$1,430	\$975	\$1,054	\$975
USAA Casualty Insurance Company	<b>\$1,224</b>	\$1,174	\$1,174	\$1,576	\$1,679	\$1,735	\$1,174	\$1,276	\$1,174
Viking Insurance Company of WI	\$1,077	\$997	\$997	\$1,542	\$1,841	\$1,841	\$1,339	\$1,251	\$1,038
Western United Insurance Company	\$1,020	\$1,055	\$1,059	\$1,670	\$2,041	\$2,102	\$1,312	\$1,086	\$1,349

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE R - Liability OPTION 1 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$929	\$983	\$918	\$1,110	\$1,284	\$1,320	\$1,058	\$978	\$929
American Access Casualty Company	<b>\$1,212</b>	N/A	<b>\$1,237</b>	\$1,377	\$1,635	\$1,662	<b>\$1,216</b>	<b>\$1,312</b>	<b>\$1,237</b>
American Family Mutual Insurance Company	\$628	\$660	\$667	\$963	\$1,169	\$1,175	\$667	\$669	\$628
Country Mutual Insurance Company	\$744	\$733	\$733	\$1,133	\$1,579	\$1,579	\$901	\$854	\$904
GEICO Casualty	<b>\$308</b>	<b>\$312</b>	<b>\$312</b>	<b>\$420</b>	<b>\$492</b>	<b>\$524</b>	<b>\$312</b>	<b>\$346</b>	<b>\$312</b>
Infinity Auto Insurance Company	\$767	\$760	\$842	\$1,179	\$1,347	\$1,526	\$1,137	\$888	\$971
LM General Insurance Company	\$615	\$665	\$840	\$1,000	\$1,183	\$1,344	\$796	\$904	\$944
Mid-Century Insurance Company	\$612	\$561	\$561	\$1,100	\$1,448	\$1,448	\$965	\$797	\$1,058
Nevada Capital Insurance Company	\$427	\$389	\$389	\$569	\$618	\$780	\$389	\$455	\$513
Nevada General Insurance Company	\$933	\$891	\$891	\$945	\$1,011	\$1,136	\$919	\$855	\$855
Primero Insurance Company	\$570	\$558	\$558	\$894	\$923	\$894	\$618	\$618	\$558
Progressive Direct Ins Co	\$839	\$808	\$840	\$1,116	\$1,304	\$1,438	\$1,121	\$1,003	\$972
Progressive Northern Ins Co	\$741	\$710	\$752	\$1,054	\$1,272	\$1,430	\$1,072	\$942	\$872
State Farm Fire & Casualty Company	\$782	\$728	\$728	\$1,180	\$1,357	\$1,303	\$728	\$867	\$1,005
State Farm Mutual Automobile Insurance Company	\$698	\$649	\$649	\$1,054	\$1,210	\$1,161	\$649	\$774	\$897
United Services Automobile Association	\$925	\$910	\$910	\$1,141	\$1,225	\$1,268	\$910	\$979	\$910
USAA Casualty Insurance Company	\$1,105	<b>\$1,080</b>	\$1,080	\$1,371	\$1,473	\$1,523	\$1,080	\$1,172	\$1,080
Viking Insurance Company of WI	\$911	\$865	\$865	\$1,203	\$1,430	\$1,430	\$1,109	\$1,048	\$891
Western United Insurance Company	\$912	\$958	\$966	<b>\$1,437</b>	<b>\$1,751</b>	<b>\$1,792</b>	\$1,144	\$982	\$1,212

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## EXAMPLE R - Liability OPTION 2 - TOYOTA TACOMA

Vehicle 2: 2009 Toyota Tacoma Double LB AT; 6-Cylinder, 4.0L DOHC EFI 24-valve VVT-i engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability  
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist  
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,096	\$1,148	\$1,085	\$1,331	\$1,569	\$1,623	\$1,279	\$1,144	\$1,096
American Access Casualty Company	\$1,326	N/A	<b>\$1,363</b>	\$1,524	\$1,791	\$1,829	\$1,338	\$1,436	\$1,363
American Family Mutual Insurance Company	\$737	\$764	\$774	\$1,183	\$1,415	\$1,423	\$774	\$789	\$737
Country Mutual Insurance Company	\$906	\$869	\$869	\$1,412	\$1,977	\$1,977	\$1,079	\$1,029	\$1,075
Country Preferred Insurance Company	\$676	\$646	\$646	\$1,072	\$1,501	\$1,501	\$809	\$772	\$801
GEICO Casualty	<b>\$476</b>	<b>\$468</b>	<b>\$468</b>	<b>\$679</b>	<b>\$811</b>	<b>\$889</b>	<b>\$468</b>	<b>\$508</b>	<b>\$468</b>
Infinity Auto Insurance Company	\$1,164	\$1,140	\$1,298	<b>\$1,995</b>	\$2,296	<b>\$2,634</b>	<b>\$1,833</b>	\$1,317	\$1,505
LM General Insurance Company	\$769	\$811	\$1,039	\$1,333	\$1,595	\$1,827	\$994	\$1,171	\$1,229
Mid-Century Insurance Company	\$954	\$812	\$812	\$1,777	<b>\$2,381</b>	\$2,383	\$1,503	\$1,224	<b>\$1,624</b>
Nevada Capital Insurance Company	\$514	\$472	\$472	\$749	\$820	\$1,024	\$472	\$549	\$611
Nevada General Insurance Company	\$1,225	\$1,158	\$1,158	\$1,336	\$1,432	\$1,576	\$1,242	\$1,128	\$1,128
Progressive Direct Ins Co	\$988	\$939	\$987	\$1,460	\$1,758	\$1,957	\$1,439	\$1,203	\$1,131
Progressive Northern Ins Co	\$866	\$810	\$871	\$1,392	\$1,719	\$1,944	\$1,370	\$1,110	\$997
State Farm Fire & Casualty Company	\$992	\$910	\$910	\$1,576	\$1,827	\$1,749	\$910	\$1,105	\$1,244
State Farm Mutual Automobile Insurance Company	\$881	\$808	\$808	\$1,400	\$1,621	\$1,550	\$808	\$983	\$1,107
United Services Automobile Association	\$1,158	\$1,122	\$1,122	\$1,493	\$1,593	\$1,647	\$1,122	\$1,211	\$1,122
USAA Casualty Insurance Company	<b>\$1,401</b>	<b>\$1,347</b>	\$1,347	\$1,804	\$1,926	\$1,993	\$1,347	<b>\$1,464</b>	\$1,347
Viking Insurance Company of WI	\$1,154	\$1,078	\$1,078	\$1,614	\$1,930	\$1,930	\$1,427	\$1,338	\$1,119
Western United Insurance Company	\$959	\$982	\$979	\$1,601	\$1,981	\$2,028	\$1,232	\$1,011	\$1,259

**Allstate Insurance Company** is closed to new business.

**Allstate Property and Casualty Insurance Company** is closed to new business.

**American Access Casualty Company** does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

**Nevada General Insurance Company** Comprehensive and Collision Deductible is \$500 on all quotes.

**Primero Insurance Company** does not offer 100/300 limits, 200/500 deductible amounts quoted.

## **List of Insurers Offering Auto Insurance in Nevada**

The following is a list of the 147 insurers who wrote business for personal auto insurance in Nevada in 2011. Please contact the Division of Insurance if you have any questions.

### **Company Name**

21st Century Advantage Insurance Company  
 21st Century Assurance Company  
 21st Century Centennial Insurance Company  
 21st Century North Amer Insurance Company  
 21st Century Premier Insurance Company  
 Access Insurance Company  
 Allstate Fire & Casualty Insurance Company  
 Allstate Indemnity Company  
 Allstate Insurance Company  
 Allstate Property & Casualty Insurance Company  
 Amco Insurance Company  
 American Access Casualty Company  
 American Bankers Ins Co of FL  
 American Family Mutual Insurance Company  
 American Modern Home Insurance Company  
 American Modern Select Insurance Company  
 American National General Insurance Company  
 American National Property & Casualty Company  
 American Reliable Insurance Company  
 American Standard Insurance Company of WI  
 Amica Mutual Insurance Company  
 Badger Mutual Insurance Company  
 Balboa Insurance Company  
 Bankers Standard Insurance Company  
 California Casualty Indemnity Exchange  
 Chartis Property Casualty Company  
 Cincinnati Insurance Company  
 Civil Service Employees Insurance Company  
 Coast National Insurance Company  
 Colorado Casualty Insurance Company  
 Companion Commercial Insurance Company  
 Companion Property & Casualty Insurance Company  
 Country Casualty Insurance Company  
 Country Mutual Insurance Company  
 Country Preferred Insurance Company  
 Dairyland Insurance Company  
 Depositors Insurance Company  
 Electric Insurance Company  
 Encompass Home & Auto Insurance Company  
 Encompass Indemnity Company  
 Encompass Insurance Company of America  
 Essentia Insurance Company  
 Esurance Insurance Company  
 Esurance Property & Casualty Insurance Company  
 Farmers Insurance Exchange  
 Federal Insurance Company

### **Company Name**

Fidelity National Insurance Company  
 Financial Indemnity Company  
 Firemans Fund Insurance Company  
 First Liberty Insurance Corporation  
 Foremost Insurance Company Grand Rapids MI  
 Foremost Property & Casualty Insurance Company  
 Garrison Property & Casualty Insurance Company  
 Geico Casualty Company  
 Geico General Insurance Company  
 Geico Indemnity Company  
 Government Employees Insurance Company  
 Great Northwest Insurance Company  
 Hallmark Insurance Company  
 Hartford Accident & Indemnity Company  
 Hartford Casualty Insurance Company  
 Hartford Fire Insurance Company  
 Hartford Insurance Company of the Midwest  
 Hartford Underwriters Insurance Company  
 Horace Mann Insurance Company  
 Horace Mann Property & Casualty Insurance Co  
 IDS Property Casualty Insurance Company  
 Imperium Insurance Company  
 Infinity Auto Insurance Company  
 Infinity Insurance Company  
 Insuremax Insurance Company  
 Ironshore Indemnity Incorporated  
 Key Insurance Company  
 Liberty Insurance Corporation  
 Liberty Mutual Fire Insurance Company  
 Lincoln General Insurance Company  
 LM General Insurance Company  
 LM Insurance Corporation  
 Loya Insurance Company  
 Markel Amer Insurance Company  
 Mendakota Insurance Company  
 Mendota Insurance Company  
 Merastar Insurance Company  
 Mercury Casualty Company  
 Metropolitan Group Property & Casualty Ins Co  
 Metropolitan Property & Casualty Insurance Co  
 MGA Insurance Company Incorporated  
 Mid Century Insurance Company  
 National General Assurance Company  
 National General Insurance Company  
 National Guaranty Insurance Company  
 National Interstate Insurance Company

**Company Name**

National Liability & Fire Insurance Company  
Nationwide Insurance Company of America  
Nationwide Mutual Insurance Company  
Nevada Capital Insurance Company  
Nevada Direct Insurance Company  
Nevada General Insurance Company  
Oregon Mutual Insurance Company  
Pacific Indemnity Company  
Pacific Specialty Insurance Company  
Permanent General Assurance Corporation  
Pharmacists Mutual Insurance Company  
Philadelphia Indemnity Insurance Company  
Primero Insurance Company  
Progressive Casualty Insurance Company  
Progressive Direct Insurance Company  
Progressive Northern Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Preferred Insurance Company  
Progressive Specialty Insurance Company  
Property & Casualty Insurance Company of Hartford  
QBE Insurance Corporation  
Response Insurance Company  
Response Worldwide Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of IL  
Sentinel Insurance Company Ltd  
Shelter Mutual Insurance Company  
Standard Fire Insurance Company  
Starr Indemnity & Liability Company  
State Farm Fire & Casualty Company  
State Farm Mutual Auto Insurance Company  
Teachers Insurance Company  
Titan Indemnity Company  
Topa Insurance Company  
Travco Insurance Company  
Travelers Home & Marine Insurance Company  
Travelers Property Casualty Insurance Company  
Triumphe Casualty Company  
Trumbull Insurance Company  
Twin City Fire Insurance Company  
United Automobile Insurance Company  
United Services Automobile Association  
Unitrin Direct Property & Casualty Company  
Universal N Amer Insurance Company  
USAA Casualty Insurance Company  
USAA General Indemnity Company

**Company Name**

Victoria Fire & Casualty Company  
Vigilant Insurance Company  
Viking Insurance Company of WI  
Western General Insurance Company  
Western National Assurance Company  
Western United Insurance Company  
Workmens Auto Insurance Company  
Yosemite Insurance Company  
Young Amer Insurance Company

## Vehicle Insurance Shopping List

1. Select the coverage amount you desire and enter it in the column labeled "Coverage Amount."
2. Ask your insurance agent or insurer to complete the premium quotation column. Seek premium quotations from more than one insurer to determine the best value.

	Coverage Amount	Company 1	Company 2	Company 3
<b>Bodily Injury Liability:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Property Damage Liability:</b>	_____	_____	_____	_____
<b>Uninsured Motorist:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Uninsured/Underinsured Motorist:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Medical Payments:</b>	_____	_____	_____	_____
<b>Collision:</b>				
Deductible Amount	_____	_____	_____	_____
<b>Comprehensive:</b>				
Deductible Amount	_____	_____	_____	_____
<b><u>SUBTOTAL A:</u></b>	_____	_____	_____	_____
<b>Other Charges or Discounts:</b>				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
<b><u>SUBTOTAL B:</u></b>	_____	_____	_____	_____
<b>TOTAL PREMIUM:</b>	_____	_____	_____	_____
(Add Subtotal A and B)				

## Vehicle Accident Guide

If you have had an accident, this sheet will help to record important information while at the scene of the accident or as soon as possible.

Where and when accident occurred:

Date \_\_\_\_\_ Time \_\_\_\_\_

Place \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Weather and Street Conditions:

\_\_\_\_\_

Were others involved in the accident?: ☐ Driver ☐ Passenger ☐ Pedestrian

Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Phone \_\_\_\_\_

Insured with \_\_\_\_\_ Phone Number \_\_\_\_\_

Vehicle (Year/Make/Model) \_\_\_\_\_

Vehicle Plate Number \_\_\_\_\_ State Registered \_\_\_\_\_

Were there any injuries in the accident?: ☐ Driver ☐ Passenger ☐ Pedestrian ☐ Animal

Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Phone \_\_\_\_\_

Damage to My Vehicle:

Exterior \_\_\_\_\_

\_\_\_\_\_

Interior \_\_\_\_\_

Damage to Other Vehicle:

Exterior \_\_\_\_\_

\_\_\_\_\_

Interior \_\_\_\_\_

\_\_\_\_\_

**Property Damage:**

\_\_\_\_\_  
\_\_\_\_\_

**Witness:**

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Police Involvement:**

**Name** \_\_\_\_\_ **Badge Number** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Towing Service:**

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Draw accident scene, including street names and addresses:**

A diagram of a 10x10 grid. The grid is composed of 10 columns and 10 rows. A central 2x2 square of cells is shaded gray. The shaded cells are located at the intersection of the 5th and 6th columns and the 5th and 6th rows. The grid is defined by thick black lines, and the shaded cells are defined by thin gray lines.

**Notes:**